

EXHIBIT 132

Native Version of NAV-02709332

**Letters, Auto IDTs & Wrap Reasons**

This Site: Letters, Auto IDTs &

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Last Publish Date: 11/20/2014

[Contact Info & Exts](#)[Timeframes](#)[Empowerment](#)

Commercial Servicing	Yes	ED Servicing	Yes	FDR Servicing	Yes	DL Servicing	Yes
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New Auto IDT Database Platform for Submitting, Cancelling, and Escalating IDTs	Accessing the New Auto IDT Database Platform	IDT Request Types (Available in the IDT Database Platform)	FDR Monetary Online Referrals (Resource Boxes)
Auto IDT General Information	Auto IDT Matrix by Category & Request (Available on CARES Work Request)	Generating an Auto IDT on CARES	Auto IDT Matrix by Corr Code & Sort Code

Auto IDT General Information

Auto IDT	Definitions
What is an Auto IDT?	An Auto IDT stands for Automated Inter-Departmental Transmittal. They are used when processing issues arise that must be handled by a different department. Auto IDTs are generated and sent to the appropriate department where the accounts can be resolved.

[Return To Top](#)**Generating an Auto IDT on CARES**

Item	Description												
How to Generate an Auto IDT on CARES	<p>Use the following steps to generate an Auto IDT on CARES</p> <table><tr><th>Step</th><th>Action</th></tr><tr><td>1</td><td>Access the Toolbar on CARES and click on the Work Request button</td></tr><tr><td>2</td><td>Select the Category and coinciding Request from the drop down lists</td></tr><tr><td>3</td><td>Select the appropriate Loans from the Grid</td></tr><tr><td>4</td><td><p>Once the Loans are selected, the Loan ID, Category, and Request will Auto Populate</p><p>In the 'Message' Box, enter in detailed instructions on what needs to be completed.</p><ul style="list-style-type: none">If you need additional space when typing the message, please continue your request in a Free Form Message (TK00) in your Document Call Reasons.DO NOT submit an additional IDT to continue your message. This will create a duplicate IDT.</td></tr><tr><td>5</td><td>Click the Submit Button to complete your request</td></tr></table>	Step	Action	1	Access the Toolbar on CARES and click on the Work Request button	2	Select the Category and coinciding Request from the drop down lists	3	Select the appropriate Loans from the Grid	4	<p>Once the Loans are selected, the Loan ID, Category, and Request will Auto Populate</p> <p>In the 'Message' Box, enter in detailed instructions on what needs to be completed.</p> <ul style="list-style-type: none">If you need additional space when typing the message, please continue your request in a Free Form Message (TK00) in your Document Call Reasons.DO NOT submit an additional IDT to continue your message. This will create a duplicate IDT.	5	Click the Submit Button to complete your request
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5	Click the Submit Button to complete your request												
What is the Hold Button?	<p>The Hold Button will allow you to temporarily close the Work Request Window without deleting the information in your request. This can be used if additional information needs to be retrieved on CARES prior to submitting your request.</p> <p>To retrieve the saved data, click on the Work Request Button. You will be unable to Finish (Wrap Up) an account if you have the Work Request on Hold.</p>												

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Account Adjustments	Auto Debit	Bankruptcy	Borrower Incentives	Claims
Deferments	Delinquency	Enrollment	FDR	Forbearance
Interest & Fees	Letters	Military	Monetary	Payment History
Repayment Options	Payments	Refunds	Research	

Account Adjustments Requests

Category	Request
Account Adjustments	Consolidation Loan Research - SMART FFELP ONLY
Account Adjustments	Capitalized Interest Adjustments with Calculations Listed
Account Adjustments	Process a Consumer Reporting Agency retraction or update
Account Adjustments	Removal of Collection Cost, Returned Item Fee, Litigation Fees
Account Adjustments	Reversal of fees due to servicing error or courtesy retraction
Account Adjustments	Re-disclose Account (FFELP/FDLP)
Account Adjustments	FFELP ONLY - Research Loan Verification Certification
Account Adjustments	Adjustments to CT, Univ of Phoenix, Parent Oppt, & Third Party Clark Atlanta Loans
Account Adjustments	Process, Fax or Mail Documents Related to Specialty Items
Account Adjustments	SSN Changes, Merge Two Accts, Combine Suffixes (Less than 20 loans on one acct)
Account Adjustments	Correcting Terms on Loan
Account Adjustments	Write-off Remaining Balance
Account Adjustments	School Code Research (FFELP/FDLP Only)
Account Adjustments	Research/reinstate Delq on CLASS pr crdt Ins (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)

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Category	Request
Auto Debit	Process Auto Debit or Add/Remove Loans from Auto Debit
Auto Debit	Combine or separate bill groups for accounts on Auto Debit

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Category	Request
Bankruptcy	Advise Claims that a borrower has filed for bankruptcy - bankruptcy not yet on system
Bankruptcy	Remove Bankruptcy Claim
Bankruptcy	Private Only - Change Acct Holder Back to Borrower After Bankruptcy Discharged

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Category	Request
Borrower Incentives	Reinstate, Research, or Adjust BIPs
Borrower Incentives	TL Only: Borrower requests to have a credit reversed and receive cash for a benefit
Borrower Incentives	Review/Research/Process DOD Military Credit Ref and HEOA Benefit
Borrower Incentives	Write-off Remaining Balance

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Category	Request
Claims	Avert a claim due to a deferment (Not applicable for ED loans)
Claims	Avert a claim due to a forbearance (Not applicable for ED loans)
Claims	Avert FCLM accounts (Payment has reduced acct to 210 or under days delq)
Claims	Discharge for Ability to Benefit, False Cert
Claims	Avert a claim due to Auto Debit (Not applicable for ED loans)
Claims	Advise Claims that a borrower has filed for bankruptcy - bankruptcy not yet on system
Claims	Bank Call Requests
Claims	CA APLE Forms
Claims	School Closure
Claims	Death - Request to have Death Claim removed
Claims	Disability - Request to stop processing on a disability claim

Claims	Repurchase processing and verification of the repurchase calculation
Claims	Borrower disputes regarding repurchased amounts
Claims	Separation Date Change After Claim File
Claims	Teacher Loan Forgiveness and Teacher Loan Forgiveness Forbearance
Claims	Discharge requests for unauthorized signature/payment
Claims	Used to Correct Claim File Date
Claims	Ability to Benefit (FFELP Only)
Claims	Discharge for Disqualifying Status (FFELP Only)
Claims	Unpaid Refund
Claims	Unauthorized Signature/Payment (Based on School), Fraud, or Forgery
Claims	HEAL Borrower requesting Total and Permanent Disability
Claims	Death - Cannot provide death certificate (Advise reason why)
Claims	Remove Bankruptcy Claim
Claims	Private Only - Change acct holder back to Borrower after Bankruptcy dismissed

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Deferment Requests

Category	Request
Deferment Requests	Avert a claim due to a deferment (Not applicable for ED loans)
Deferment Requests	Process a deferment other than for Enrollment
Deferment Requests	Deferment interest code changed or borrower type
Deferment Requests	Process a Sep Date Change, DSCH, DSUM or Electronic Enrollment (Federal Only)
Deferment Requests	Military Deferments (DMLE, DMLT)
Deferment Requests	Process deferment (For ONLY CT, PO/OP, PX, 3P, 3P/AT Loans)
Deferment Requests	Process school deferments for Smart Option Student Loans
Deferment Requests	Research Deferment (Excluding Enrollment related deferments)

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Delinquency Requests

Category	Request
Delinquency	Research/reinstate Delq on CLASS pr crdt Ins (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)
Delinquency	Research Delinquency (FFELP/FDLP)

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Enrollment Requests

Category	Request
Enrollment	Separation Date Change After Claim File
Enrollment	Military Extension of Grace, In School and In School Deferment
Enrollment	Process a Sep Date Change, DSCH, DSUM or Electronic Enrollment (Federal Only)
Enrollment	Enrollment updates to CT, Univ of Phoenix, Parent Oppt, & Third Party Clark Atlanta Loans

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FDR Requests

Category	Request	Description
FDR	1098e	<ul style="list-style-type: none"> Requests to research previous years interest accrual <ul style="list-style-type: none"> Due to an error on the K081 Letter Requests a previous years 1098-E for which a customer did NOT pay \$600 or more Requests to process K292 that has been received This should ONLY be used if the form has NOT been processed within the standard time frame. Requests to research 1098-E eligibility
		<ul style="list-style-type: none"> Requests to process Select Step or Extended Repayment.

FDR	Repayment Options	<ul style="list-style-type: none"> Research in-school payment amounts Request for change in terms
FDR	Research Requested	<ul style="list-style-type: none"> Research payments Research over or under disclosure Request for change in terms Place eligible accounts in a paid ahead status
FDR	Merge Accounts	<ul style="list-style-type: none"> Borrower requests to add/remove loans from loan grouping
FDR	Auto Debit	<ul style="list-style-type: none"> Requests to process applications on file after normal processing time expired Requests to add new loans to existing Auto Debit account or to remove loans from Auto Debit Loans must be in repayment or within 30 days of repayment If the bank account holder is someone other than the borrower, they must provide authorization to have loans added
FDR	Bankruptcy	<ul style="list-style-type: none"> Used to advise Claims that a borrower has filed Bankruptcy, if it is not yet on the System <ul style="list-style-type: none"> Include Chapter Filed, Case Number, Attorney Name, and Location of the Court Include the Owner Code if it is a CHASE Loan DO NOT send this IDT if the Bankruptcy is already on the System. Instead make a Free Form Corr Entry with the information received from the Caller.
FDR	Disability	<ul style="list-style-type: none"> Disability Issues <ul style="list-style-type: none"> Disability should already be on the system Requests to STOP processing on a Disability Claim
FDR	Potential Death	<ul style="list-style-type: none"> Request to document borrower or cosigner as deceased, must include: role, deceased name, and date of death The death certificate has been sent and the call is within 10 business days of it being sent The death certificate has been received and it wasn't worked by the Claims Department
FDR	Borrower Benefits	<ul style="list-style-type: none"> Requests adjustment to BIPs or to have BIPs reinstated Requests to research an account to determine why a loan does NOT have a BIP, when Knowledge Share and CARES state it should.
FDR	Cosigner Release	<ul style="list-style-type: none"> Cosigner Release Requests
FDR	Forbearance	<ul style="list-style-type: none"> Request to process a forbearance <ul style="list-style-type: none"> Each account must include: TF09, speedpay confirmation number, and the number of months of forbearance requested by the customer Request to shorten or remove forbearance Requests to process applications on file after normal processing time expired Prior to sending request, ensure customer has not exceeded max time
FDR	In School Deferment	<ul style="list-style-type: none"> Based on One of the Following: <ul style="list-style-type: none"> Clearinghouse report Information is on the system If the information is on the CH website and not on the system, indicate that in the IDT. In-school deferment form Guarantor report Enrollment Verification Request form (school letter) Removal or shortening of an In-School deferment Prior to sending request, ensure customer has not exceeded max time Can be based on enrollment received from a school call/FAO certification Prior to sending request, ensure that the request has not already been processed. <p>Reminder: If a borrower is in a fix pay or interest only payment program, they can still be delinquent, if they are in an in school or deferment status. The delinquency is valid.</p>
		Manual Letters can ONLY be sent via Postal Mail (USPS) or fax. They will NOT be emailed to the customers

FDR	Manual Letters including Promissory Notes	<p>even if the customer's Permissions are set to Email.</p> <ul style="list-style-type: none"> Request to send a user-fill or manual letter to a customer Request to send a letter to a customer in a claim status
FDR	Military	<ul style="list-style-type: none"> Request to process an extension of in-school status, grace, or in-school deferment due to military mobilization on Private Credit Loans. Include the following: <ul style="list-style-type: none"> Date mobilization orders received Begin date of deployment End date (if known) DMLT can be processed based on a verbal request, military orders are not required, however, the begin date, end date and branch of service are required to process and should be in the corr history <ul style="list-style-type: none"> In order to process the 180-day extension following a DMLT, the borrower must submit orders or provide a completed DMLT form Borrowers may not receive the full period of deferment they are eligible for when taking a verbal request Example: If no begin date is provided the request date is used. If no end date is provided, 12 months are processed instead of actual end date. Military orders should be requested for the most accurate processing Words "deployed" or "mobilization" in Auto IDT
FDR	Payment Due Date Changes	<ul style="list-style-type: none"> Borrower or cosigner need to request Account must be current Include the date the customer is requesting If the loan is enrolled in auto debit, the request needs to come from the bank account holder
FDR	Fraud Prevention and Investigation	<ul style="list-style-type: none"> Fraud Related Inquiries
FDR	CB Adjustments/Retractions	<ul style="list-style-type: none"> Requests to process a Consumer Reporting Agency retraction or update <ul style="list-style-type: none"> Need specific dates to process transaction Copy of Report required unless the negative reporting is viewable on FDR
FDR	Late Fee Reversals	<ul style="list-style-type: none"> Manual removal of a late fee, collection fee, returned item fee, non-sufficient fund fee, or litigation fee due to servicing error or courtesy retraction Collection Fee <ul style="list-style-type: none"> Servicing error Courtesy Retraction Late Fee <ul style="list-style-type: none"> Request to remove late fee due to: <ul style="list-style-type: none"> Disaster forbearance Military Mobilization forbearance or extension of grace/deferment Incorrect fee was charged due to a servicing error School deferment processed through Clearinghouse report and late fee was not already removed School did not send the deferment in time Management Approval is NOT required for any of the above reasons The account must be current prior to submitting the request to waive the late fee Include in the IDT the date the late fee was assessed, the amount of the late fee, and reason for removing the late fee Request to remove late fee for any other scenario: <ul style="list-style-type: none"> Management Approval Required A corr entry entered by management on all applicable accounts

FDR	Statement Copies	<ul style="list-style-type: none"> Requests for a statement copy Requests should only be submitted for past statements in exception scenarios; in these scenarios back office will generate a K328 for customers with instructions on how to obtain statement from Navient.com Specialists should direct customers to the website for statement copies
FDR	Internship/Residency Deferments	<ul style="list-style-type: none"> Processing a deferment based on missing information. Request to shorten or remove a deferment. Adding a loan going into repayment to the existing deferment Prior to sending request, ensure customer has not exceeded max time
FDR	Delinquency Research	<ul style="list-style-type: none"> Research delinquency

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Forbearance Requests

Category	Request
Forbearance	Avert a claim due to a forbearance (Not applicable for ED loans)
Forbearance	Teacher Loan Forgiveness and Teacher Loan Forgiveness Forbearance
Forbearance	Process a forbearance
Forbearance	National Mobilization Forbearance (Borrower in Repayment)
Forbearance	Post 883 tran code/forb fee for CLASS private Ins (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)
Forbearance	Place FORM on accounts while we await payments from other servicer (Conversion)
Forbearance	Process a forbearance (For ONLY CT, PO/OP, PX, 3P, 3P/AT Loans)

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Interest & Fees Requests

Category	Request
Interest & Fees	Research billed interest on CLASS pr crdt loans (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)
Interest & Fees	SCRA Interest Rate Reduction with begin and end dates
Interest & Fees	Incorrect amount of Interest applied to payment
Interest & Fees	1098e - Research previous years interest accrual
Interest & Fees	Capitalized Interest Adjustments with Calculations Listed
Interest & Fees	Removal of Collection Costs, Returned Item Fees, Litigation Fees
Interest & Fees	Reversal of fees due to servicing error or courtesy retraction
Interest & Fees	Post 883 tran code/forb fee for CLASS private Ins (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)
Interest & Fees	Previous years 1098-E for which a customer did NOT pay \$600 or more
Interest & Fees	1098e - Process K292 that has been received
Interest & Fees	Research 1098-E eligibility for Private Loans
Interest & Fees	Refund NSF fees and SpeedPay fees
Interest & Fees	Deferment interest code changed or borrower type

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Letters Requests

Category	Request
Letters	Manual Letter Sent
Letters	Manual Letters can ONLY be sent via Postal Mail (USPS) or fax and will NOT be emailed even if the customer's Permissions are set to Email.
Letters	Regenerate a Letter or Scanned Document
Letters	Payment history requests for converted CitiBank customers
Letters	Promissory Note requests for converted CitiBank customers
Letters	Promissory Notes for Rehab Loans requested by Guarantor
Letters	Prom notes not located at Navient (FFELP Loans)
Letters	Copy of a Disbursement Check
Letters	Send customer previous lender payment history (Doc viewable on ECS)

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Military Requests

Category	Request
Military	National Mobilization Forbearance (Borrower in Repayment)
Military	Military Extension of Grace, In School and In School Deferment
Military	Military Deferments (DMLE, DMLT)
Military	SCRA Interest Rate Reduction with begin and end dates
Military	Review/Research/Process DOD Military Credit Ref and HEOA Benefit

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Category	Request
Monetary	Check Copy - Include name, SSN, Effective Date, Deposit Date and Batch Number
Monetary	Research All Over Encodes and Under Encodes
Monetary	Transfer CLASS-Comm payments to FDR
Monetary	Payment Cashed by Navient But Not on System
Monetary	Reapply a 101 Tran Code as 135 - FFELP and FDLP Loans Only
Monetary	Research an underpayment after a consolidation.
Monetary	Post Payment From Suspense to Account (suspense date, control number and amount)
Monetary	Payment Residing On Suspense (641 screen) be refunded.
Monetary	Reverse 444 Tran Code When Consolidation Caused Negative Balance
Monetary	Smart Consolidation Loans Only - Correcting terms on loan
Monetary	Corrections or Updates for Misapplied Online Banking/Bill Payer Pmts
Monetary	Transfer CLASS-Comm payments to CLASS-ED
Monetary	Reapply Payment on CLASS
Monetary	Used to reapply ANY KIND of payment other than a customer payment
Monetary	Reapply a 135 Tran Code as 101 - FFELP Loans Only
Monetary	Write-Off Remaining Balance

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Category	Request
Payment History	Obtain previous lender payment history (Doc not on ECS)
Payment History	Only used to RESEARCH previous lender payment history
Payment History	Estimated payment letter Manual Letters can ONLY be sent via Postal Mail (USPS) or fax and will NOT be emailed even if the customer's Permissions are set to Email.
Payment History	Payment History requests for converted Citibank customers
Payment History	Send customer previous lender payment history (Doc viewable on ECS)

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Category	Request
Repayment Options	Change the schedule type on a Smart Option Student Loan
Repayment Options	Process Income Contingent Repayment on FDLP Loans
Repayment Options	Process Pay As You Earn on FDLP Loans
Repayment Options	Income Based Repayment Request/Question
Repayment Options	Terminate a repayment option on Federal loans
Repayment Options	Apply Extnd Borr Repymnt for CLASS pr crdt (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)
Repayment Options	Apply I/O Repymnt pln for CLASS pr crdt (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)
Repayment Options	Income Sensitive Repayment requests
Repayment Options	Change repayment option on Federal loans

Repayment Options	Process Extended Repayment Plan for Federal or Federal/Private Loans
Repayment Options	Process Graduated Repayment on Federal loans
Repayment Options	Process Extended Graduated Repayment (2/4) on Federal Consolidation loans
Repayment Options	Process Extended Graduated Repayment (A/B) on Federal loans

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Payments Requests

Category	Request
Payments	Research All Over Encodes and Under Encodes
Payments	Transfer CLASS-Comm payments to FDR
Payments	Payment Cashed by Navient But Not on System
Payments	Reapply a 101 Tran Code as 135 - FFELP Loans Only
Payments	Post Payment From Suspense to Account (suspense date, control number and amount)
Payments	Payment Residing On Suspense (641 screen) be refunded.
Payments	Smart Consolidation Loans Only - Correcting terms on loan
Payments	Transfer CLASS-Comm payments to CLASS-ED
Payments	Corrections or Updates for Misapplied Online Banking/Bill Payer Pmts
Payments	Due Date Changes or Discrepancies
Payments	Payment Counter Adjustment More Than 30 Days From Repayment. Sup Approval Required
Payments	Reapply Payment on CLASS
Payments	Increase CLASS private credit MPA (for non-SMOPT and RKLF)
Payments	Research billed interest on CLASS pr crdt loans (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)
Payments	Reapply a 135 Tran Code as 101 - FFELP Loans Only
Payments	Adjust payment counters per borrower request
Payments	Adjust Partial Payment Accumulator
Payments	Incorrect amount of Interest applied to payment
Payments	Combine or separate bill groups not on Auto Debit
Payments	Reapply payments on different accounts (FFELP Only)
Payments	Reapply payment to specific loans on an account (FFELP Only)
Payments	Reinstate delinquency
Payments	Increase monthly payment (FFELP/FDLP or both FFELP/FDLP and Private)
Payments	Research Payments or research payment counters.
Payments	Research over or under disclosures
Payments	Research an underpayment after a consolidation.
Payments	Write-off Remaining Balance

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Refund Requests

Category	Request
Refunds	Fin-Rec - Stop Pay/Reissue prev refund as ACH
Refunds	Fin-Rec- Stop Pay/Reissue Prev Refund Check
Refunds	Payment Residing On Suspense (641 screen) be refunded.
Refunds	Write Off Remaining Balance
Refunds	Refund when check is payable to entity other than Navient or serviced lenders
Refunds	Refund of overpayment
Refunds	Refund as payment incorrectly debited from borrower's bank account.

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Research Requests

Category	Request
Research	Research an account to determine why a loan does not have a BIP
Research	Research/reinstate delinq on CLASS pr crdt lns (Not XS/PP, CT, PO/OP, PX, 3P, 3P/AT)
Research	Research Document on CARS for Private Loans
Research	Research Delinquency

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FDR Monetary Online Referrals

Step	Action
1	Once you access the CARES Work Request window, you will: Choose the "Online Referral" radio button
2	Choose the appropriate referral type from the drop down box There is a hot key feature which allows you to type 'F' on your keyboard and it will take you down to the 'F' referral types
3	Check of the applicable loans for your request
4	Type in your Supervisor's first and last name
5	Type in your request to be completed within the "Message" field Click Submit

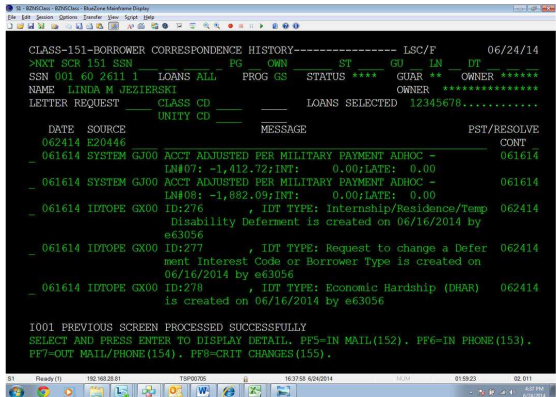
Online Referral Type	Proxy Box Email Address	Description (Include in the subject of the Email)
FDR - Refunds	pa_monetary_ace_fdr@navient.com	Requests for refunds for both Borrowers and Cosigners on FDR loans
FDR - Death and Disability Refunds	pa_monetary_ace_fdr@navient.com	Requests for refunds due to Death or Disability on FDR loans
FDR - Reapply Payment from FDR Account to another FDR Account	pa_monetary_fdr@navient.com	Requesting for a payment to be reapplied from an FDR loan/account to another FDR loan/account Turnaround Time: 10 Days for Processing
FDR - Reapply Payment from CLASS loans to FDR loans	pa_monetary_fdr@navient.com	Requesting for a payment to be reapplied from CLASS-Commercial to FDR loan(s)/account
FDR - Reapply Payment from FDR loans to CLASS loans	pa_monetary_fdr@navient.com	Requesting for a payment to be reapplied from an FDR loan(s) to a CLASS-Commercial loan(s)
FDR - Remove duplicate payment from FDR loan/account	pa_monetary_fdr@navient.com	Request to remove a duplicate payment from an FDR loan/account
FDR - Split payment between CLASS and FDR loans	pa_monetary_fdr@navient.com	Request to split a payment between both CLASS-Commercial and an FDR
FDR - Reapply a Forb Fee as a customer payment	pa_cashteam_fdr@navient.com	Request to reapply a Forbearance fee as a payment
FDR - Reapply a customer payment as a Forb Fee	pa_cashteam_fdr@navient.com	Request to reapply a customer payment as a forbearance fee
FDR - Research or reapply an external lender consolidation payment	pa_cashteam_fdr@navient.com	Requests for when a consolidation payment needs to be reapplied from one or more loans to another
FDR - Research or reapply a SLRP payment	pa_cashteam_fdr@navient.com	Student Loan repayment program from the Treasury (ex: DFAS) payment that needs to be research, posted or reapplied
FDR - Interest or Fee Writeoff	pa_cashteam_fdr@navient.com	Write off outstanding interest/fees on loan if a customer payment received within 60 days of disb that pays the loan in full
FDR - Suspended Payments	pa_monetarysuspense_fdr@navient.com	Requests to have a payment moved from FDR SAM and posted to an FDR or CLASS account
FDR - Payment Images	pa_monetarysuspense_fdr@navient.com	Requests for customer check copies
FDR - Encoding Errors	pa_monetarysuspense_fdr@navient.com	Requests to correct over and under encoding errors
FDR - Overpayment Refund	fdr_fin_rec_refunds@navient.com	Requests when all loans have been paid in full on both FDR and commercial, and a negative balance is outstanding
FDR - Missing Payments	pa_monetarysuspense_fdr@navient.com	Requests to locate a missing payment on an FDR account when a payment was cashed by Navient. <ul style="list-style-type: none"> • Proof of paper payment-Front and back copy of canceled check must be received from customer to research <ul style="list-style-type: none"> ○ If copy is not legible, information can be obtained verbally and put in corr. Include SSN, date of receipt and amount • Proof of Electronic Payment <ul style="list-style-type: none"> ○ EFT transmittal from bank must be received from customer to research • For Bill Payer payments and Money Order a bank statement is also required for research

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New Auto IDT Database Platform

IDT Database General Information	Submitting a Request in the IDT Database	Escalating Requests in the IDT Database	Cancelling Requests in the IDT Database	Requests Available in the IDT Database
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IDT Database General Information

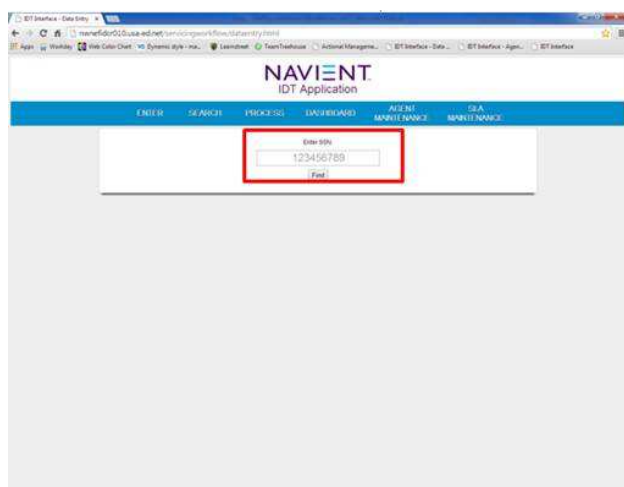
Item	Description
General Information	The new IDT database will be accessible through Google Chrome or Mozilla Firefox ONLY and will not operational through Internet Explorer at this time. Please utilize the instructions outlined within the "Submitting an IDT Request" section for details on how to access the database.
Corr Placed on CLASS After Submitting IDT Request	<ul style="list-style-type: none"> The new IDT system does not write all IDT information into CLASS and It is imperative that you notate the steps you take on every call <ul style="list-style-type: none"> CLASS will however have a notation with an ID code listed when an IDT has been submitted which will be a "GX00" and include the date submitted, who submitted the request, request type, and ID # Please be aware that the GX00 corr code will not appear on the account until 3:00 PM EST the day AFTER the IDT was submitted FDR will also notate a corr message when an IDT is submitted however it will not show on the account until 6:00 PM EST the day after the request was submitted There is a Search Feature above the IDT History Details window in which you can use to search by the ID # (listed in the corr message) to get detail of the IDT that was originally submitted 
IDT History Window General Information	<ul style="list-style-type: none"> The IDT History will appear after typing in the customer's SSN from the search screen and will show the customer's IDT history for the past 90 days <ul style="list-style-type: none"> The IDT History window will only show the IDTs that were submitted using this database Any IDTs that have been submitted through CARES Work Request or through CLASS will NOT appear in the IDT History Any IDTs that are "Completed/Cancelled" will be removed from the IDT History after 90 days from the completion date Any IDTs that are still being worked will continue to show in the IDT History (even if they are more than 90 days old) until 90 days after being completed

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Submitting a Request in the IDT Database

Step	Action
1	<p>Access the IDT database by one of the following methods based on your location/system:</p> <ul style="list-style-type: none"> Domestic Citrix Thin Client Users: <ul style="list-style-type: none"> Access your Commercial (Regular) desktop (NOT the ED desktop) Click on the "Start Menu" then "Programs" Click on the link titled: "IDT App" Domestic Desktop PC/VDI/Laptop Users: <ul style="list-style-type: none"> Click on the Google Chrome or Mozilla Firefox icon on your desktop Copy/paste the following link into the address bar: https://pwnefidcr010.usa-ed.net/servicingworkflow/DataEntry.html Offshore Citrix Web Interface Metaframe Users: <ul style="list-style-type: none"> Once logged into Citrix Web Interface Metaframe, click on the "Prod" folder Select the icon titled "IDT Firefox Prod" <p>Then continue to Step 2</p>
	Enter the customer's social security number and then click "Find" or Enter on your keyboard

2

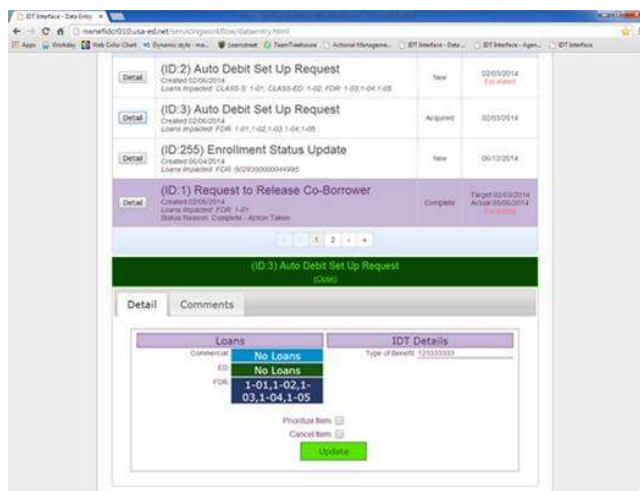


Then continue to Step 3

Now you will be presented with an "IDT History" window which will indicate all open, closed, and pending IDTs that have been submitted for this customer over the last 90 days. After requests have been completed/cancelled, the request will disappear 90 days after the closed date. If the request is still being worked, it will remain in the IDT History

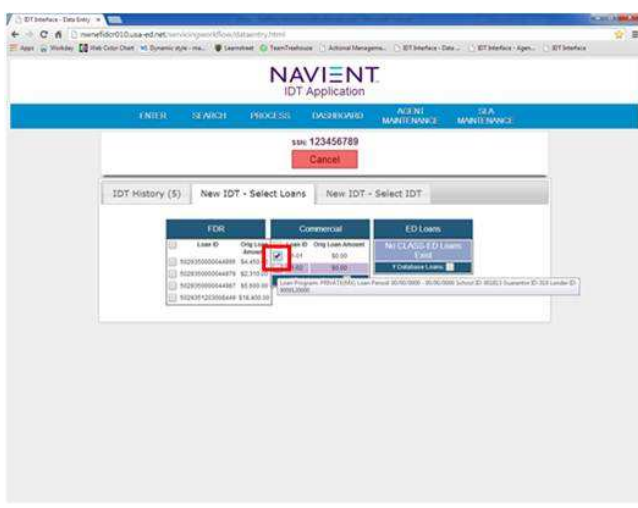
- Review the IDT History to ensure that the IDT you are attempting to submit is not already open and in process
 - If you attempt to submit an IDT that is currently open and in process for the same request type and same loans, you will receive an error message advising you that there is already an open IDT for that request
- In the "Status" column, you will see one of the following statuses for each request to indicate where the request is in process:
 - **New** – Request opened by the specialist and is not yet assigned to a Back Office specialist for processing
 - **Pended** – Back Office specialist has pended the request due to more information being needed
 - **Acquired** – Request has been assigned/being worked by a Back Office specialist
 - **Canceled** – The request has been canceled
 - **Complete** – The request has been completed

3



Determine if an IDT request has already been submitted for the request that the customer has/the request you are about to submit:

Has an IDT request already been submitted for the request that the customer has/the request you are about to submit?	Action
	<ul style="list-style-type: none"> • Determine the date that the IDT request was sent and the estimated completion date and determine the status • You can "Prioritize" an existing IDT request if one of the following occurs: <ul style="list-style-type: none"> ○ If the timeframe has lapsed for this request to be processed ○ If the customer is irate

	<p>Yes</p>	<ul style="list-style-type: none"> ○ If you determine this request needs to be worked quickly to prevent any additional issues ● To "Prioritize" an item, please do the following: <ul style="list-style-type: none"> ○ Select the "Detail" button next to the IDT request that you need to prioritize in the IDT History ○ Check off the "Prioritize Item" box and select a prioritize reason: <ul style="list-style-type: none"> ■ Irrate Customer ■ Multiple Requests from Customer ○ Click on the "Comment" tab and place a comment as to why this is being prioritized/the issue or concern ○ Click on "Update" which will successfully save/prioritize the existing IDT request <p>You should still place comments on the account (CARES, CLASS 151, FDR) as normal to detail what action you took on the account</p> <p>Do NOT continue through the steps below. You are finished.</p>
4	<p>No</p>	<p>Continue to Step 3</p>
5		<p>Click on the "New IDT - Select Loans" tab to choose which loans the request needs to be submitted for and check off the loans accordingly. If you selects the check box next to the "Loan ID" field, it will select all loans in the list for that applicable system</p>  <p>Continue to Step 5</p> <p>Click on the "New IDT - Select IDT" Tab to select the IDT request you need to submit for the customer</p> <p>On this window, you will need to do the following:</p> <ul style="list-style-type: none"> ● Select an IDT Request from the "Select an IDT Type" drop down menu ● Some IDT request types will require additional information to be completed within this window in order to provide Back Office with all of the details they need <ul style="list-style-type: none"> ○ If this is the case, fields for the required data will populate in the "Additional Required Fields" area, located under the IDT Type menu ○ Not ALL required fields need to be filled in but you should fill in as many "Additional Required Fields" as possible that are relevant to the account/request ● Complete the "Comment" box to explain to the Back Office what your request is and be as detailed and specific as possible ● Advise the customer of the "Estimated Completion Date" for the request you are submitting <ul style="list-style-type: none"> ○ By this date the request would be completed and the customer can monitor their account on Navient.com accordingly

NAVIENT IDT Application

ENTER SEARCH PROCESS DASHBOARD AGENT MAINTENANCE SLA MAINTENANCE

SSN: 123456789

Cancel

IDT History (16) New IDT - Select Loans New IDT - Select IDT

Excessive Title IV Forbearance (FRAT)

Processing a forbearance based on missing information. Request to shorten or remove forbearance. Document was received and not processed. Est. Complete Date: 06/27/2014

Select An IDT Type: Excessive Title IV Forbearance (FRAT)

Additional Required Fields

Loan(s) to remove or shorten:

Date Document Received: mm/dd/yyyy

Comments:

Escalation

High Priority IDT: ☐

Save Save & New Cancel

Continue to Step 6

Once the IDT request is ready to be submitted, choose of the following options:

- **Save** - To save/submit the IDT request
- **Save and New** - To save/submit the current IDT request AND go back to the "Select Loans" screen to submit another IDT for the same customer
- **Cancel** - To exit without submitting the IDT request

6

NAVIENT IDT Application

ENTER SEARCH PROCESS DASHBOARD AGENT MAINTENANCE SLA MAINTENANCE

SSN: 123456789

Cancel

IDT History (5) New IDT - Select Loans New IDT - Select IDT

Benefit Incentive Packages

Requests to review/update borrower accounts/loans in benefit packages. Est. Complete Date: 06/27/2014

Select An IDT Type: Benefit Incentive Packages

Additional Required Fields

Type of Benefit:

Escalation

High Priority IDT: ☐

Save Save & New Cancel

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Escalating Requests in the IDT Database

Important: Keep in mind the procedures below are for making a NEW IDT request a High Priority. If an existing IDT needs prioritized, please see step 3 under Submitting an IDT Request

Step	Action
1	<p>If after speaking with the customer it is determined that you need to submit a "High Priority" IDT request to Back Office, please follow the procedures below:</p> <ul style="list-style-type: none"> • Fill out the "New IDT - Select Loans" and the "New IDT - Select IDT" tabs as outlined in the Submitting an IDT Request procedures • Prior to clicking "Save or Save and New", please continue to Step 2

- Check off the "High Priority" box to mark this request as a priority
- Select a "Priority Reason" from the drop down menu which are as follows:
 - Irrate Customer
 - Multiple Requests from Customer
- Select "Save" or "Save and New" to save/submit the request

2

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Canceling Requests in the IDT Database

Step	Action
1	<p>After entering the customer's SSN, ensure that you are looking at the "IDT History" tab</p> <p>Click on the "Detail" button next to the IDT request you wish to cancel</p>
2	<p>On the Detail tab below the IDT History (for the request you selected), you will need to do the following:</p> <ul style="list-style-type: none"> • Check off the "Cancel Item" box • Enter a free form message indicating the reason for cancelling the request • Click on "Update" to save/cancel the item

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Requests Available in the IDT Database

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Alphabetical Order	Request Name
Numbers	1098e Requests
	120 Day Disbursement Reapply
A	Ability to Benefit
	APLE application
	Auto Debit
	Avert Claim thru Auto Debit Processing
	Avert Claim thru Deferment Processing
	Avert Claim thru Forbearance Processing
	Avert - Payment Made
B	Bank Call
	Bankruptcy
	Benefit Reinstatement
	Bill Payer Corrections
	Bill Payer Refund Request
	Borrower no longer enrolled
C	Branch Code Changes
	Capitalized Interest Request
	Check Copy Requests
	Claim filed - Separation Date Change
	CLASS Private credit loan adjustments/requests
	CLASS Reapply a Customer Payment
	Closed School
	Cosigner Release
D	Conversion Related Adjustments
	Death & Disability Claim Refund
	Death Notification
	Delinquency Research
E	Disability
	Economic Hardship (DHAR)
F	Excessive Title IV Forbearance (FRAT)
	FDR 1098e
	FDR Auto Debit
	FDR Bank Adjustments
	FDR Bankruptcy
	FDR Borrower Benefits
	FDR Death Notification
	FDR Disability Request
	FDR Duplicate Payments
	FDR Forbearance
	Fee Refund Request
	Fee Reversal
	Forbearance (FORB/FORV)
	Fraud
G	Grace Period
	Graduated and Extended Repayment (does not include IDR or ISR Repayment Plan)
	Group/Ungroup Loans
	Guarantor Call
	Guarantor Change
I	In School Deferment
	In School Deferment Request - Borrower Enrolled
	Income Driven Repayment (IBR, ICR, PAYE, HELP)
	Income Sensitive Repayment (does not include IDR, Grad or Extended Repayment)
	Interest Rate or Interest Adjustment
L	Internship/Residency/Temp Disability Deferment
	Late Fee Removal
	Late Fee Reversals
	Litigation Fee
	Loan Disbursement Information
	Loan Program Changes
	Loan Repayment Form Processing

M	Manual Letter Requests
	Max Interest
	Merge
	Military/School Deferment Inquiry
	Miscellaneous Requests
	Missing Payment Research Request
N	Natural Disaster (FORD)
	Negative Balance on an ED account
	Next Due Review
O	Owner Change
P	Pay Advice and Adjustment Requests
	Payment Amount Changes
	Payment Counter Adjustments Request
	Payment Due Date Changes
	Payment Encoding Error Request
	Payment Refund Request
	Payment Transfer - CLASS-Comm to CLASS-ED
	Payment Transfer - CLASS-Comm to FDR
	Payment Transfer - FDR to CLASS-Comm
	Payment Transfer - FDR to FDR
	Post Consolidation Research
R	Reapply a Specialty Payment
	Reject Review
	Repurchase
	Request for a generic check disbursement
	Request for a copy of a paid refund check
	Request for Credit Bureau Retraction
	Request to change a Deferment Interest Code or Borrower Type
	Request to have supervisor Review (Customer Service Research Internal Use Only)
	Request to Remove DSCH
	Research
S	Restructure
	Settlements
	Social Security Merges
	SSN Discrepancy/Issue
	Statement Copies
	Stop Pay Reissue Refund as a Check
	Stop Pay Reissue Refund as a ACH
	Suspense Payment Posting Request
	Subsidy Changes
T	Suspense Payment Posting Request
	Teacher Loan Forgiveness (TLF)
	Terms Adjustments
U	Unemployment Deferment (DUEM)
W	Write up or Write off

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Auto IDT Matrix by Corr Code & Sort Code

Call Back	Centralized Areas (Formerly T300)	TC00 Claims	TQ00 Monetary	E Finance/Disbursements/Funding Formerly TM00
TN00 Financial Reconciliation	TT00 Customer Service Research	MD00 & TU00 Skip Tracing	MJ00 Settlement Reconciliation	MN00 Process Control Unit
MO00 Document Capture	MU00 Smart Consolidation	GCU Guarantor Compliance	Office Of The Customer Advocate	FDR Monetary Online Referrals

ART-HQ_Callback@navient.com (formerly the T200 IDT)

This should **ONLY** be sent by Back Office. Servicing Call Center specialists should **NEVER** submit these requests.

- Used to request a Supervisor Callback:
- A supervisor or manager will call back within 24 business hours. However, continue to go through normal escalation channels prior to submitting the email

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Centralized Areas (Formerly T300)

Proxy Box	Function
Muncie-pc-creditcard@navient.com	<ul style="list-style-type: none"> • Centralized Cures • Centralized Missing Payment <ul style="list-style-type: none"> ○ Refunding Credit Card Payments <ul style="list-style-type: none"> ■ Credit card was charged but no payment made to CLASS ■ ONLY for Payments made with Batch Numbers 2385 - 2389 ■ Payment Must have cleared with Credit Card Company • Centralized Payment Research <ul style="list-style-type: none"> ○ Payment was incorrectly debited from someone that does NOT have an account with Navient ○ Credit Card payment posted to the Incorrect Account <ul style="list-style-type: none"> ■ ONLY for Payments with Batch Numbers 2385 - 2389

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TC00 - Claims

The Claims Department is responsible for the Filing of Claims, Re-filing of Returned Claims, and Averting or Recalling Claims that no longer meet Claim Filing requirements. They also handle the tracking and filing of Default Aversion Assistance Requests (DAAR)

TC00 ADEFR	TC00 AFORB	TC00 APYMT	TC00 ATBFC	TC00 AVERT	TC00 BANKR
TC00 BGFDL	TC00 BNKCL	TC00 CAPLE	TC00 CFDTE	TC00 CLSCH	TC00 CONVR
TC00 DEATH	TC00 DISAB	TC00 GCALL	TC00 NGBAL	TC00 RPCHU	TC00 SEPDT
TC00 SICRQ	TC00 TLFHQ	TC00 UNPDR	TC00 USIGN	TC00 VIODT	

Corr Code & Sort Code	Function
TC00 ADEFR	Not Applicable to ED Servicing Loans <ul style="list-style-type: none"> • Requests to Avert a Claim due to a Deferment <ul style="list-style-type: none"> ○ Provide detailed explanation on the documentation/information to avert the Claim. ○ ONLY used for Claim Filed (FCLM) Accounts that need to be averted
TC00 AFORB	Not Applicable to ED Servicing Loans <ul style="list-style-type: none"> • Requests to Avert A Claim due to a Forbearance <ul style="list-style-type: none"> ○ The Forbearance MUST bring the account current. ○ Provide detailed explanation on the documentation/information to avert the claim. ○ ONLY used for Claim Filed (FCLM) accounts that need to be averted

	<ul style="list-style-type: none"> Student Loan Debt Burden Forbearance - Used to process ONLY if in a status of Claim Filed or Returned Claim (FCLM or RCLM) <p>Return to Top of Section Return To Top</p>
TC00 APYMT	<ul style="list-style-type: none"> Used ONLY if a PAYMENT has reduced the account to 210 days delinquent and under <ul style="list-style-type: none"> The IDT should not be sent until the Payment has been Posted and the Delinquency is below 210 Days. Provide detailed explanation on the documentation/information to avert the Claim ONLY used for Claim Filed (FCLM) accounts that need to be averted
TC00 ATBFC	<ul style="list-style-type: none"> Discharge Requests for Ability to Benefit
TC00 AVERT	<p>Not Applicable for ED Servicing Loans</p> <ul style="list-style-type: none"> Requests to avert a Claim due to Auto Debit <ul style="list-style-type: none"> Provide detailed explanation on the documentation/information to avert the Claim ONLY used for Claim Filed (FCLM) accounts that need to be averted
TC00 BANKR	<ul style="list-style-type: none"> Used to advise Claims that a borrower has filed Bankruptcy, if it is not yet on the System <ul style="list-style-type: none"> Include Chapter Filed, Case Number, Attorney Name, and Location of the Court Include the Owner Code if it is a CHASE Loan DO NOT send this IDT if the Bankruptcy is already on the System. Instead make a Free Form Corr Entry with the information received from the Caller. <p>Return to Top of Section Return To Top</p>
TC00 BGFDL	<p>Not Applicable to ED Servicing Loans</p> <ul style="list-style-type: none"> Blanket Guarantees <ul style="list-style-type: none"> Originations department uses this to indicate that loans were disbursed under blanket guarantee program but later found not to have a Guarantee
TC00 BNKCL	<ul style="list-style-type: none"> Bank Call Requests. Must include the following information <ul style="list-style-type: none"> Disbursement Dates of the Loans Specific documentation needed Original Lender/Servicer name if NOT listed on CARES/CLASS Specific Dates of Payment/Servicing History
TC00 CAPLE	<ul style="list-style-type: none"> CA APLE (Assumption Program of Loans for Education) Forms APLE Form Nursing Loan Repayment Form <ul style="list-style-type: none"> Do NOT send unless it has been 30 days from the Resolved Date of the initial Request
TC00 CFDTE	Correct claim file date
TC00 CLSCH	<p>Requests Claim information sent to the Borrower for one of the following:</p> <ul style="list-style-type: none"> School Closure Ability to Benefit (FFELP Only) Discharge for Disqualifying Status (FFELP Only) Unpaid Refund Unauthorized Signature/Payment (Based on School), Fraud, or Forgery <ul style="list-style-type: none"> Non-School Forgery, please use T00 MANLR
TC00 CONVR	<ul style="list-style-type: none"> DDB (Death/Disability/Bankruptcy) Conversion <ul style="list-style-type: none"> Used when a loan needs to be moved from one account to the other in the case of Death, Disability or Bankruptcy ONLY
TC00 DEATH	<ul style="list-style-type: none"> Requests to have Death Claim removed <ul style="list-style-type: none"> When the Account is currently in Death Status and information is received indicating that the Borrower is NOT Deceased
TC00 DISAB	<ul style="list-style-type: none"> Disability Issues <ul style="list-style-type: none"> Disability should already be on the system Requests to STOP processing on a Disability Claim <p>Return to Top of Section Return To Top</p>
TC00 GCALL	<p>Not Applicable for ED Servicing Loans</p> <ul style="list-style-type: none"> Used for the purpose of contacting the Guarantor to cancel Pre-Claims Assistance (DAAR) only. This is NOT to be used to request Guarantor system updates to Borrower's Accounts. Requests to contact the Guarantor to cancel Pre-Claims Assistance (PCA) <ul style="list-style-type: none"> Pre-Claims Assistance is when the Guarantor assists in the Collection efforts on a Delinquent account. The Guarantor will perform calls to the borrower in an attempt to resolve the Delinquency. PCA Cure is the process of cancelling these calls due to a payment or Deferment/Forbearance that cleared the Delinquency. Account must be current for at least 30 Days before this Auto IDT can be sent because it may take up to 30 days for the borrower's information to be taken out of the calling queues. The PCA Cure report is sent to the Guarantor electronically on the following Business Day. Account is current and borrower is still receiving correspondence from the Guarantor regarding delinquency. Include the Guarantor in the Request.

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TC00 NGBAL	Research outstanding/negative balance after PCLM to determine if a guarantor is due a refund <ul style="list-style-type: none"> Used by CSR only Copy of claim payment roster needed.
TC00 RPCHU	<ul style="list-style-type: none"> Repurchase processing and verification of the Repurchase Calculation <ul style="list-style-type: none"> Borrower disputes regarding Repurchased Amounts
TC00 SEPDPT	<ul style="list-style-type: none"> Separation Date change after a Claim has been filed.
TC00 SICRQ	Research and processing of Service Initiated Cures Original File
TC00 TLFRRQ	<ul style="list-style-type: none"> Loan Forgiveness <ul style="list-style-type: none"> Including Teacher Loan Forgiveness and Teacher Loan Forgiveness Forbearance DO NOT use this Auto IDT to send forms to the borrower
TC00 UNPDR	<ul style="list-style-type: none"> Discharge Requests for Unpaid Refunds
TC00 USIGN	<ul style="list-style-type: none"> Discharge Requests for Unauthorized Signature/Payment
TC00 VIODT	<ul style="list-style-type: none"> Access Violation Dates. Eligible/Ineligible Periods <ul style="list-style-type: none"> Tracking Sheet Process Inadvertent cures (Payments) <ul style="list-style-type: none"> Front and back copy of check copy

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TQ00 - Monetary

The Monetary Department is responsible for accounts that are Underpaid through Consolidation, Posting Payments from the Suspense Screen, and Copies of Checks.

TQ00 BLPAY	TQ00 CHRTN	TQ00 CKCPY	TQ00 EDTRF	TQ00 ENCODE	TQ00 FDTRF	TQ00 MSPMT
TQ00 REFND	TQ00 RPPLY	TQ00 SCHRF	TQ00 SMART	TQ00 SUSPN	TQ00 TERMS	

Corr Code & Sort Code	Function
TQ00 BLPAY	<ul style="list-style-type: none"> Requests to correct or update the Scan Line in the Navient database created when a customer uses a Bill Payer service Should ONLY be used for payments posted with a Batch Range of 003000 - 004899 on the CLASS 141 Screen. <ul style="list-style-type: none"> Include a description of the Issue, the desired result, and the Account number that the customer used. There is no need to submit a separate IDT to have a payment reapplied. The Monetary team will correct the issue and reapply the payment per the instructions included in the IDT
TQ00 CHRTN	<ul style="list-style-type: none"> Request to refund payments from CLASS to CHASE
TQ00 CKCPY	<ul style="list-style-type: none"> Check Copies <ul style="list-style-type: none"> IDT must include borrower's name, SSN, effective date of payment, deposit date and batch number Monetary is unable to pull check copies that are more than 3 years old Refunds with "No Aging Required" or the aging is NOT met must have one of the following prior to sending the IDT request: <ul style="list-style-type: none"> Verification from the Borrower's Bank that the payment has cleared Approval from a Manager or Director
TQ00 EDTRF	<ul style="list-style-type: none"> Payment MUST age 15 days before the payment can be transferred from Commercial to ED Requests for payments to be reapplied from Navient to Department of Education <ul style="list-style-type: none"> DO NOT send to have payments transferred from ED to Navient Payment cannot be reapplied if it will cause a delinquency If payment is more than 6 months in the past, Manager approval is required on class This IDT must be sent from the commercial side ONLY not the ED side
TQ00 ENCODE	<ul style="list-style-type: none"> Requests to Research payment Encoding Errors Over-encoding errors and under-encoding errors \$5.00 and greater Must include effective date of payment to be adjusted, correct amount check was payable for and incorrect amount check posted for
	<ul style="list-style-type: none"> This IDT should ONLY be sent for payments that need to be transferred from CLASS-Comm to FDR

TQ00 FDTRF	<ul style="list-style-type: none"> • Payment cannot be reapplied if it will cause a delinquency
TQ00 MSPMT	<ul style="list-style-type: none"> • Payment cashed by Navient but not on CLASS or Suspense screen (Missing Payments) • Proof of paper payment-Front and back copy of canceled check must be received from customer to research <ul style="list-style-type: none"> ◦ If copy is not legible, information can be obtained verbally and put in corr. Include SSN, date of receipt and amount • Proof of Electronic Payment <ul style="list-style-type: none"> ◦ EFT transmittal from bank must be received from customer to research • For Bill Payer payments and Money Order a bank statement is also required for research
TQ00 REFND	<ul style="list-style-type: none"> • Refund payments that are residing on the suspense screen • TT00 REFND should be used for payments that are already posted to accounts
TQ00 RPPLY	<ul style="list-style-type: none"> • Used to reapply ANY KIND of payment other than a customer payment • Used to reverse a 444 transaction code when a consolidation has caused a negative balance on a loan • Reapply a specialty payment • Please use TT00 RPPLY for borrower payments
TQ00 SCHRF	<ul style="list-style-type: none"> • Customer payment must have an effective date within 120 days of a FFELP loan's disbursement • Requests to reapply a borrower payment (Tran Code 101) as a customer refund (Tran Code 135) on FFELP and FDLP Loans ONLY <ul style="list-style-type: none"> ◦ For Private Loans, please use TT00 PRVCR • Requests to reapply a customer refund (Tran Code 135) as a borrower payment (Tran Code 101) on FFELP and FDLP Loans ONLY <ul style="list-style-type: none"> ◦ For Private Loans, please use TT00 PRVCR • Monetary does not post 133 tran codes (school refunds). <ul style="list-style-type: none"> ◦ Please, send school refund requests to ExportSS Finance.
TQ00 SMART	<ul style="list-style-type: none"> • Research Underpaid (Consolidation Payment) Account <ul style="list-style-type: none"> ◦ Advise Borrower why loan requested to be Consolidated still has a balance ◦ Advise why Original Lender has not received Payoff Check. Must have been more than 30 days since the loan was Consolidated. ◦ Reapply funds on underlying loans with negative balance to a Consolidation Loan ◦ Research a Loan Consolidation. Must wait 45 days from last Consolidation check sent to Consolidation company ◦ Reapply a Payment received prior to Consolidation being completed once the Consolidation payment has posted.
TQ00 SUSPN	<ul style="list-style-type: none"> • Request to post payment from Suspense Screen to a Borrower's account. Include the following information. <ul style="list-style-type: none"> ◦ Suspense Date ◦ Control Number ◦ Amount ◦ Bank name OR Money Order Company Name ◦ Check or Money Order Number
TQ00 TERMS	<p>Smart Consolidation Loans ONLY - Should be used by the loan consolidations originations group to have updates made by the PA Cash Team to the Smart Consolidations</p> <ul style="list-style-type: none"> • Correcting terms on loan <ul style="list-style-type: none"> ◦ Repayment Obligation (R/O), deferments, forbearances, payments • Consolidation loans disclosed for a lesser amount of years at the borrower's request can be returned to maximum terms as long as the account is current • Shorten terms on loan (loan must be disclosed and within 45 days of repayment)

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E Finance/Disbursements/Funding (Formerly TM00)

The purpose of this document is to provide a listing of the resource boxes and e-mail addresses for Operations Finance/Disbursements/Funding as well as common topics for each. There is also information regarding the servicing level agreement (SLA), where applicable.

Proxy Box	Description
FFELP-FEEBILL-FL-FINANCE@navient.com	<ul style="list-style-type: none"> • FFELP Federal Default Fee questions
Lender-reporting-fl-finance@navient.com	<ul style="list-style-type: none"> • Great Returns • Loyola School pays interest
PRVT-CRDT-FEES@navient.com	<ul style="list-style-type: none"> • Private Credit Fee Questions

RECOURSE-RESERVE-BILLING@navient.com	<ul style="list-style-type: none"> • Reserve billing
EFINANCEFL@navient.com	<ul style="list-style-type: none"> • Refund Suspense • Reallocations • Data Changes • Reissues/Reinstates SLA: <ul style="list-style-type: none"> • 3 business days
SallieMae-ED-Email@navient.com	<ul style="list-style-type: none"> • ED Serviced Loans • Research • Reconciliation • Refund Reversals • Suspense SLA: <ul style="list-style-type: none"> • 3 business days
EFIN-AUTODEBIT@navient.com	<ul style="list-style-type: none"> • Auto Debit requests/notifications/research <ul style="list-style-type: none"> ○ This box is for requests from schools to process Auto Debits SLA: <ul style="list-style-type: none"> • 3 business days
RETURNED-FUNDS@navient.com	<ul style="list-style-type: none"> • ACH funds research requests SLA: <ul style="list-style-type: none"> • 3 business days

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TN00 - Financial Reconciliation

The Financial Reconciliation Department is responsible for processing refunds, researching encoding and posting errors, reissuing checks, handling missing payments, refunding fees, and handling stop payments.

Corr Code & Sort Code/Proxy Box	Function
TN00 CKCPD	Generic Check Disbursement Copies: <ul style="list-style-type: none"> • 81E Screen shows type of check stock used. "K" = generic & "C" = lender check stock. Lender check stock should be obtained from Doc Retrieval Unit in Claims/RCU unless the lender is a current third party lender, then the check requests should be sent to lender relations.
TN00 STPRC	<ul style="list-style-type: none"> • Requests for a Stop Payment or Reissue of a Refund Check <ul style="list-style-type: none"> ○ Detailed reason required in corr entry for the Stop Payment/Reissue of a Refund Check. Must provide the address, refund check number, refund check amount for stop payment or reissue. ○ Verify by refund corr if the payment was refunded via Check or ACH ○ If Check refund, send the IDT for Stop Payment or Reissue of a Check ○ If ACH, have the borrower verify with their bank for ACH for up to approx. one week after corr date. If borrower has checked bank and NOT received ACH, open IDT to research Refund Check Older Than 180 Days: If a Refund Check has NOT been cashed within 180 days of the receive date a Stop Payment needs to be requested via this Auto IDT.
TN00 STPRA	<ul style="list-style-type: none"> • Requests for a Stop Payment or Reissue of a Refund ACH <ul style="list-style-type: none"> ○ Confirm and note in a Corr Entry that the Borrower has verified that their Bank has NOT received an ACH
PA_Finance_Research@navient.com	<ul style="list-style-type: none"> • Requests for a Copy of the Paid Refund Check
smscpa-bank@navient.com	For Monetary Use ONLY <ul style="list-style-type: none"> • Bank Group <ul style="list-style-type: none"> ○ Advise that an item has been entered into the Finance Bank Database to be sent to the bank for cr/dr adjustment.

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TT00 - Customer Service Research

The Customer Service Research Department

TT00 1098E	TT00 BENFT	TT00 CACER	TT00 CAPTI	TT00 CBADJ	TT00 CLITG	TT00 CLFEE	TT00 CONVR
TT00 DEFFB	TT00 DIRPY	TT00 DISBA	TT00 EDINT	TT00 GCHNG	TT00 IBRQU	TT00 INTRT	TT00 ISRPY
TT00 LTTEE	TT00 MANLR	TT00 MAXIN	TT00 MCORR	TT00 MDSCH	TT00 MERGE	TT00 MISCL	TT00 NWBCD
TT00 NXTDU	TT00 OCHNG	TT00 PAYAD	TT00 PCNTR	TT00 PMTAM	TT00 PRGCH	TT00 PRLVC	TT00 PRVCR
TT00 REFND	TT00 REPAY	TT00 RESCH	TT00 RPPLY	TT00 RSTRE	TT00 SEPRE	TT00 SFEEs	TT00 SLMFI
TT00 SMOPT	TT00 SPECL	TT00 SSNMG	TT00 STTLE	TT00 SUBUN	TT00 TERMS	TT00 WRITE	

Corr Code & Sort Code	Function
TT00 1098E	<p>ED Servicing: Will NOT be able to provide the customer with a 1098-E form or amount prior to 2009</p> <ul style="list-style-type: none"> Requests to research previous years interest accrual <ul style="list-style-type: none"> Due to an error on the K081 Letter Account in Claim status and a manual letter is necessary Requests a previous years 1098-E for which a customer did NOT pay \$600 or more Requests to process K292 that has been received <ul style="list-style-type: none"> This should ONLY be used if the form has NOT been processed within the standard time frame. Requests to research 1098-E eligibility for Private Loans
TT00 BENFT	<ul style="list-style-type: none"> Requests adjustment to BIPs or to have BIPs reinstated Requests to research an account to determine why a loan does NOT have a BIP, when Knowledge Share and CARES state it should. Servicing CSC Team Leaders/Help Queue ONLY <ul style="list-style-type: none"> Borrowers that request to have a credit reversed to receive cash for a Benefit. This should ONLY be done on a case by case basis. We do not normally reverse credit benefits and give cash. Approval must be corred on the account from a Manager or Director first. <p>Direct Repay Issue for Navient ED Trust (833253)</p> <ul style="list-style-type: none"> If a loan is eligible for Direct Debit (DDD) benefits under the Navient owner number of 834071, when the loan sells to the Navient Ed Trust, owner number of 833253, and the borrower enrolls into Auto Debit, the loans were not receiving the DDD benefit because the DDD benefit package was not profiled to the 833253 owner number. The profiles on CLASS were updated in October and November of 2007, however, you may come across accounts where the borrower was enrolled in Auto Debit prior to this change and not receiving the benefit. If a borrower is questioning their eligibility for a DDD benefit and the loans are currently owned by Navient Ed Trust (833253), look at the date that the loans became enrolled in Auto Debit. If the loans were enrolled prior to 10/07 or 11/07 and the loans should be receiving the DDD benefit, send the IDT TT00 BENFT to request the loans be given the benefit. Lender Relations will also be initiating a request to do clean up for any loans which are currently under the 833253 owner number and are in active Auto Debit. Loans which are eligible to receive the DDD benefit, will be updated on CLASS. There is not a specific time frame for these accounts to be updated. <p>Return to Top of Section Return To Top</p>
TT00 CACER	<p>Conversion Related Adjustments</p> <ul style="list-style-type: none"> IDT's are sent by CAC for adjustments to due date, original principal and to offset principal and interest.
TT00 CAPTI	<ul style="list-style-type: none"> Request to reverse or repost 980/880 tran code (Capitalized Interest) Please provide effective date of the 980/880 tran code to be reversed or the effective date of when the 980/880 should be posted Send an IDT to TT00 INTRT if you don't know the calculations
TT00 CBADJ	<ul style="list-style-type: none"> Requests to process a Consumer Reporting Agency retraction or update (FFELP & Private Loans) <ul style="list-style-type: none"> Need specific dates to process transaction Copy of Report required unless the negative reporting is viewable on CLASS Requests to merge report on FFELP Consolidation Loan with HEAL portion - No Credit Report needed If PCON Loans are showing with an open balance and need to be updated <p>Return to Top of Section Return To Top</p>
	Litigation Fees

TT00 CLITG	<ul style="list-style-type: none"> Include the general ledger account number information in IDT corr message <p>Note: This sort code should only be used by Fin Rec or Account Resolutions</p>
TT00 CLFEE	<p>Removal of Collection Cost, Returned Item Fee, Litigation Fees</p> <ul style="list-style-type: none"> Fees assessed in error - no management approval needed. Any other scenario- Originator of IDT must obtain management approval (GX91 or G011 canned corr codes) <p>Requires the following CSR management approval upon completion of IDT. (Managers and Supervisors should enter GX91 or G011 canned corr when approving)</p> <ul style="list-style-type: none"> Less than \$200.01 – Supervisor approval \$200.01 - \$500.00 – Manager approval \$500.01 - \$1,000.00 – Director approval \$1,000.01 and more – Sr. Director
TT00 CONVR	<ul style="list-style-type: none"> Conversion Issues <ul style="list-style-type: none"> Used when a portion of a loan needs to be split out to a new loan Used when a loan needs to be moved from one account to another
TT00 DEFFB	<p>Do not send any requests for school enrollment including in-school deferment to this sort code; send to SEPRE</p> <ul style="list-style-type: none"> Deferment Processing and/or Research Requests <ul style="list-style-type: none"> Processing a deferment based on missing information. Request to shorten or remove deferment. Borrower verbal or written verification required (note in IDT corr entry). Processing or shortening an IINT or DFEL. Special requests, for example when the customer wants the deferment applied to certain loans only. Economic Hardship, Internship and Unemployment Deferment (DHAR, DINT and DUEM) <ul style="list-style-type: none"> Processing a deferment based on missing information. Request to shorten or remove a deferment. Adding a loan going into repayment to the existing deferment (other loans in DHAR, DINT or DUEM status). Forbearance Processing Requests (Voluntary, Excess Title IV, Internship/Residency, and Natural Disaster only) <ul style="list-style-type: none"> Processing a forbearance based on missing information. Request to shorten or remove forbearance. Document was received and not processed. DO NOT send this IDT to process a lower payment (RPF/Reduced Payment Forbearance) if the borrower checked this option on the FRAT or FORI application, Navient does not offer this option. HEAL Borrower Requesting Total and Permanent Disability Placing a FORM on accounts while we await payments from AES/PHEAA for borrowers who were converted to Navient <p>Return to Top of Section Return To Top</p>
TT00 DIRPY	<ul style="list-style-type: none"> Automatic Debit <ul style="list-style-type: none"> Requests to process applications on file after normal processing time expired Requests to add new loans to existing Auto Debit account or to remove loans from Auto Debit <ul style="list-style-type: none"> Loans must be in repayment or within 30 days of repayment The loans cannot be in a Deferment or Forbearance since the Auto Debit is pended during that time If the bank account holder is someone other than the borrower, they must provide authorization to have loans added Requests to process Auto Debit if a borrower was denied based on Lender Requests to process Auto Debit when initial request denied due to Online Billing and the borrower subsequently de-enrolled from Online Billing and now requests the Auto Debit application be processed Allow 10 days from processing and extraction process to ensure the payment on the new loan is included. Account MUST be current. Combining or Separating Bill Groups for Accounts on Auto Debit. For rules click here <ul style="list-style-type: none"> Loans must be 180 Days or Less Delinquent Loans have the same due date or due dates must be aligned prior to combining Bill Groups Loans have same payment allocation method If the borrower is enrolled in Auto Debit, they will have to terminate it in order to have the Billing Groups combined or separated. The borrower can be immediately setup again once this is processed.
TT00 DISBA	<ul style="list-style-type: none"> Alignment of status Begin & End Dates, Repayment Begin Dates, Disbursement Date Changes, Disbursement Amount, and Loan Period <ul style="list-style-type: none"> All proof (documentation) must be in the Auto IDT corr message.
TT00 EDINT	<ul style="list-style-type: none"> Office of Education Interest Adjustment (Interest Subsidy) Used to correct Office of Education Interest Adjustments on CLASS Verification of servicing by prior lender must be included and can be in the Auto IDT message. <p>Return to Top of Section Return To Top</p>
TT00 GCHNG	<ul style="list-style-type: none"> Requests for Guarantor Change <ul style="list-style-type: none"> Guarantee is needed as proof of adjustment

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TT00 IBRQU	<ul style="list-style-type: none"> To request to add delinquent loans to an existing Partial Financial Hardship (PFH). <ul style="list-style-type: none"> The Processing Team will place a FORA on the delinquent loans prior to adding them to the existing PFH If a borrower is in IBR and wants to change to another repayment plan: <ul style="list-style-type: none"> An expedited payment must be made before IBR can be terminated to process any repayment plan (ICR, Pay As You Earn, ISR, etc..) OR a reduced payment as low as \$5.00 must be taken as well as one month of FORV processed before IBR can be terminated to process any repayment plan (ICR, PAYE, ISR, etc) Once the payment is made or reduced payment as low as \$5.00 and the one month of FORV is processed, submit a request advising to cancel the IBR and the new repayment plan the borrower is requesting to have processed (If you are unable to terminate IBR and process a new repayment on your own) <ul style="list-style-type: none"> The IBR status will be removed and back office will create a new IDT to REPAY To request to add a Federal Consolidation to an existing Partial Financial Hardship (PFH). <ul style="list-style-type: none"> The Eligibility/Reason code for the Federal Consolidation is 'U', meaning that the eligibility is undetermined and the Processing Team must verify the loans eligibility using NSLDS. To provide the reject reason the customer received from the IRS. <ul style="list-style-type: none"> When the IRS is not able to provide tax return information they will send Navient a reject notification and they will send an explanation for the reject to the customer. Navient will send the customer a letter asking that they call Navient to provide the reason for the reject in order to determine the next steps regarding their IBR application. Once the reject reason is submitted via IDT to the Processing Team, each will be evaluated on a case by case basis. To provide the family size if the customer did not provide the information on the application. <ul style="list-style-type: none"> This information can be accepted verbally as long as it is received within 60 days of the original receipt of the application. To request IBR be reprocessed if discontinued in error Payment counter adjustments for accounts in IBR To have an FORM processed on the account For Federal Direct (FDLP) Loans: <ul style="list-style-type: none"> Pay As You Earn Repayment (PAYE) Plan <ul style="list-style-type: none"> Used to request processing of PAYE when all documentation has been received but not processed Income Contingent Repayment (ICR) Plan <ul style="list-style-type: none"> Used to request processing of ICR when all documentation has been received but not processed Requests to have ICR discontinued Due date changes when loans are in Partial Financial Hardship (PFH) – Schedule Type 'H' <ul style="list-style-type: none"> The new due date the customer has requested. Request that PFH be reprocessed after the due date has been changed. This will cause the PFH period to be reprocessed for a new 12 month period. Due dates can not be changes with in 90 days from PFH expiration.
TT00 INTRT	<ul style="list-style-type: none"> Request for interest rate change <ul style="list-style-type: none"> A copy of the Notice of Guarantee (NOG) must be scanned with the disbursement date in the Auto-IDT corr. Review of the interest rate matrix must be completed before sending an Auto-IDT. Interest accrual start date <ul style="list-style-type: none"> Used for incorrect interest accrual start dates. Proof of correct interest start date in corr message is sufficient to make adjustment. Calculation of Interest Accrual <ul style="list-style-type: none"> On a Specific Amount and for Dates in the Past
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TT00 ISRPY	<ul style="list-style-type: none"> Income Sensitive Repayment (ISR) processing requests Percentage (when missing or borr requests to decrease) to be chosen <ul style="list-style-type: none"> If the new MPA will be less than the accrued monthly interest, the box MUST be checked to use RPF on application Gross Monthly Income (only when missing from application) * Proof of Income MUST be received Citibank Requested MPA (Section 4 on application) Requests to terminate ISR
	FFELP Loans <ul style="list-style-type: none"> Manual removal of a late fee or non-sufficient fund fee due to servicing error or courtesy retraction. Courtesy retraction. <ul style="list-style-type: none"> Approval: Management Approval Required. When approving Managers and Supervisors must enter a corr entry

signifying approval.

- Account must be current.

Amount	Authorization Required
Less Than \$50.01	Empowered Specialist Approval
\$50.01 - \$200.01	Supervisor Approval
\$200.01 - \$500.00	Manager Approval
\$500.01 - \$1,000.00	Director Approval
\$1,000.01 and More	Operations Head, FCA, AVP Approval

TT00 LTTEE

- Late Fee
 - Request to remove late fee due to:
 - Disaster forbearance.
 - Military Mobilization forbearance or extension of grace/deferment.
 - Incorrect fee was charged due to a servicing error.
 - School deferment processed through Clearinghouse report and late fee was not already removed.
 - School did not send the deferment in time.
 - Management Approval is NOT required for any of the above reasons.
 - The account must be current prior to submitting the request to waive the late fee.
 - Include in the IDT the date the late fee was assessed, the amount of the late fee, and reason for removing the late fee.
- Request to remove late fee for any other scenario:
 - Management Approval Required.
 - A corr entry entered by management on CLASS.

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FFELP and Private Loans

Manual Letters can **ONLY** be sent via Postal Mail (USPS) or fax. They will **NOT** be emailed to the customers even if the customer's Permissions are set to Email.

We cannot mail or fax to 3rd parties unless they are listed on the Associated Persons grid in the CARES Servicing Dashboard or a release of information is on file

IDTs for manual letters on the Y Database should not be generated. System letters can be generated from the 413 CLASS screen on the Y Database. If it is a true manual letter request, they should send an email to priorityletters@navient.com.

- **Letters in Spanish:** We are not able to complete manual letter requests in Spanish or have system letters translated in Spanish.
- Request a letter that contains information NOT available in a system letter.
 - Include specific instructions as to what information needs to be included in the letter.
 - This includes requests for letters or forms during a bankruptcy status.
- Requests for a payment history:
 - If a borrower calls requesting a payment history for more than the 50 last payments, advise the customer that they can see all of their payment history on Navient.com
 - If the customer insists on a full payment history, escalate the call to a Team Lead
 - **Amortization Requests:** We do not provide these requests to borrowers.
 - **Declining Balance Requests:** We do not provide these requests to borrowers.
- Requests for an estimated payment letter.
 - For Level and Extended estimates, calculate the payment using the PV calculator and then send K165
 - For Graduated payments include the estimated payment
 - For IBR payments include the Family Size, AGI, and estimated payment
 - **You must include the estimates in your request when submitting the Auto IDT**
 - Payment estimates can be given on a loan that has NOT been disclosed for both level payments and lower payments due to repayment options
 - If requesting an estimated payment letter for lower payments due to a repayment option, you **MUST** model the payments and the terms and include them in your IDT
 - We will NOT send information to any person other than the borrower or cosigner unless the actual borrower or cosigner is the one requesting this. The cosigner may only request documents pertaining to the loan he/she cosigned for.
 - If the First Payment Due Date on the 111 Screen is filled in, with numbers other than all zeros, you may generate a K165 letter. In this situation, you do not need to generate a Manual Letter Request.

Private Loans

- Research Document on CARS
- Complaints
 - Used to send accounts to the Office of the Customer Advocate (To be used by Management only)
- Eduserv Issues

TT00 MANLR

	<ul style="list-style-type: none"> FDR Prom Note Requests <p>Return to Top of Section Return To Top</p>
TT00 MAXIN	<ul style="list-style-type: none"> Max Interest Adjustments. <ul style="list-style-type: none"> Used to adjust max interest amounts on accounts. The disclosure and pay history are needed to make the adjustment.
TT00 MCORR	<ul style="list-style-type: none"> Request to process/shorten a National Mobilization forbearance for FFELP/FDLP, Private Credit or a combination of Private Credit and FFELP/FDLP loans (including Career Training, University of Phoenix, Parent Opportunity and Third Party & Clark Atlanta University). <ul style="list-style-type: none"> Borrowers in repayment (not including DSCH, see TT00 MDSCH). Verbal request is currently accepted on FFELP loans only. Include the following: <ul style="list-style-type: none"> Date mobilization orders received. Begin date of deployment. End date (if known). Words "deployed" or "mobilization" in Auto IDT. Processing of the DOD Military Credit Reference Form for FFELP/FDLP and Private Credit loans. <ul style="list-style-type: none"> Documentation must be received. Request to process Military Deferments (DMLE, DMLT) Request to shorten FORA <ul style="list-style-type: none"> The FORA must have been placed on the account at the request of the borrower in order for the borrower to request that it be shortened. Servicemembers Civil Relief Act (formerly Soldiers and Sailors Act) interest rate reduction <ul style="list-style-type: none"> For both FFELP and Private Loans, please be sure to include the begin and end dates <p>Return to Top of Section Return To Top</p>
TT00 MDSCH	<ul style="list-style-type: none"> Request to process an extension of in-school status, grace, or in-school deferment due to military mobilization on FFELP, Private Credit and/or a combination of Private Credit and FFELP/FDLP loans. Include the following: <ul style="list-style-type: none"> Date mobilization orders received Begin date of deployment End date (if known) Words "deployed" or "mobilization" in Auto IDT DMLT can be processed based on a verbal request, military orders are not required, however, the begin date, end date and branch of service are required to process and should be in the corr history <ul style="list-style-type: none"> In order to process the 180-day extension following a DMLT, the borrower must submit orders or provide a completed DMLT form Borrowers may not receive the full period of deferment they are eligible for when taking a verbal request <ul style="list-style-type: none"> Example: If no begin date is provided the request date is used. If no end date is provided, 12 months are processed instead of actual end date. Military orders should be requested for the most accurate processing
TT00 MERGE	<ul style="list-style-type: none"> Request to merge loans (reallocation of principal and interest balance). <ul style="list-style-type: none"> FFELP only Loans should use this request Private Loans use TT00 NXTDU <p>Return to Top of Section Return To Top</p>
TT00 MISCL	<ul style="list-style-type: none"> Request to regenerate a letter. Request to regenerate a SWIS document. Requests for document copies. Payment history requests for converted CitiBank customers Promissory Note requests for converted CitiBank customers Master Promissory Notes for Rehabilitation Loans must be requested by the Guarantor Requests for copies of prom notes located/not located at Navient (FFELP Loans/Private Loans) <ul style="list-style-type: none"> If a customer requests a copy of their Direct Loan Master Promissory Note do NOT send the IDT but refer them to https://studentloans.gov/myDirectLoan/index.action. Advise the customer they will need their FASFA Pin in order to access a copy of their note. If the customer has forgotten their PIN refer them to http://www.pin.ed.gov/PINWebApp/pinindex.jsp. Request copy of a disbursement check
TT00 NWBCD	<ul style="list-style-type: none"> Requests to change a Deferment Interest Code or Borrower Type <p>Return to Top of Section Return To Top</p>
	Do NOT send requests to transfer payments from Navient Commercial to ED to this sort code. Those requests should be sent from

	<p>CARES/CLASS Commercial to TQ00 EDTRF</p> <p>FFELP Loans</p> <ul style="list-style-type: none"> • Due Date Change requests <ul style="list-style-type: none"> ○ Must be current ○ Including accounts on automatic debit ○ Borrower verbal request ○ Include new due date the borrower requested. ○ Account must not be in a forbearance or deferment (if so, must be within 45 days of entering repayment) ○ First payment due date changes - the loan MUST be disclosed before the due date can be changed. ○ Federal Guidelines allow the borrower to adjust the first payment due date on Stafford, PLUS or Consolidation loans, provided that the following criteria has been met: <ul style="list-style-type: none"> ■ The loan must be disclosed, and ■ the first payment has not been made by the borrower, and ■ the account must be current, and ■ the first payment due date request must not exceed: <ul style="list-style-type: none"> ■ 60 days from the repayment begin date for Stafford loans. ■ 60 days from the repayment begin date for SLS or Consolidation loans. ■ 60 days after the loan is fully disbursed for PLUS loans. ■ If the borrower enters repayment after DSCHE status that is used to determine the eligibility to change the date, not the number of days from the repayment begin date. ○ Due Dates for loans in Income Based Repayment (IBR) CANNOT be changed. • Next payment due date discrepancy. • Request to adjust payment counters - per borrower's request only if they do NOT want to be paid ahead. <ul style="list-style-type: none"> ○ For payments made more than 30 days from repayment send TT00 PCNTR ○ Payment counter adjustments for accounts in IBR should be sent to TT00 IBRQU • Requests to adjust the Partial Payment Accumulator (PPA). <ul style="list-style-type: none"> ○ To research a delinquency an IDT will need to be sent. • Incorrect amount of interest applied to payment. • Request to combine or separate billing groups, for rules click here <ul style="list-style-type: none"> ○ Accounts on different suffixes must remain in separate bill groups • Request to reapply payment on different accounts (FFELP Loans only) <ul style="list-style-type: none"> ○ Only 100 and 101 tran codes can be reapplied. We cannot reapply a 103 (Auto Debit) tran code ○ Borrower permission is required if a payment is moved from an account without being replaced with an equal or larger payment. ○ Misapplied payments located on 133 Screen. IDT must include payment to be adjusted and how to reapply and should also include any supporting documents. ○ Include the exact amount to be reapplied as well as the loan the payment needs to be applied to • Request to reapply a payment to specific loans on an account (FFELP Loans only) <ul style="list-style-type: none"> ○ Delinquency: Payments will not be reapplied if the transaction causes a delinquency or increases the delinquency on the loan the payment is taken from, even if the borrower requests so. ○ Do NOT reapply a payment from CNCS, U.S. Senate or House of Representatives to a private loan. ○ A payment can not be reapplied that is more than 6 months back with out manager approval. ○ Payments from the federal government can be reapplied to all federal loans except PLUS loan. ○ Dual SMART Loans: If the account has dual smart loans with the same disbursement date, they must be serviced as one loan; therefore, a borrower payment would not only be applied to one SMART loan. • Request to reinstate delinquency <ul style="list-style-type: none"> ○ Deferment or forbearance processed in error and removed. ○ Delinquency did not reinstate automatically. <p>Return to Top of Section Return To Top</p>
TT00 OCHNG	<ul style="list-style-type: none"> • Requesting an Owner Code Change <ul style="list-style-type: none"> ○ Verification of Proper Funding is necessary prior to request being sent
TT00 PAYAD	<ul style="list-style-type: none"> • Pay Advice • Adjustment requests initiated by the Lender Relations area. <ul style="list-style-type: none"> ○ Posting information in the corr message is sufficient to make adjustment. • Adjustment requests from the INDY Litigation Group. <ul style="list-style-type: none"> ○ The IDT should note the amount forwarded to Monetary plus the 30% difference that needs to be posted as a 201 tran code when funds are collected from the associated Law Firm. <p>Return to Top of Section Return To Top</p>
TT00 PCNTR	<ul style="list-style-type: none"> • Requests to adjust or advance the Payment Counters for a payment received during a Non-Repayment Status when the Repayment Begin Date was more than 30 Days in the future from the time of receipt. <ul style="list-style-type: none"> ○ Such as during a Deferment or Forbearance • Account must be reviewed by a Supervisor before making any adjustments
	<p>Important: Advise the borrower to send in extra payments if enrolled in a repayment option. Any requests to increase the MPA may result</p>

TT00 PMTAM	<p>in the account being removed from that repayment option. A payment can not be increased while the borrower has a repayment option processed on their account.</p> <p>For Smart Option Student Loans use TT00 SMOPT, Career Training loans use TT00 SLMFI, all other Private loans use TT00 PRVCR</p> <p>If the customer has a combination of FFELP, Private (Non SOSL), and SOSL loans, a request can be sent to PMTAM and will be worked for ALL loans.</p> <ul style="list-style-type: none"> Request to increase monthly payment amount* (FFELP/FDLP or both FFELP/FDLP and Private) - Only if customer is on level or level extended payments <ul style="list-style-type: none"> Must be current (can be paid ahead). Loans must be disclosed and in repayment. We will attempt to increase the monthly payment amount to within \$5.00 of the borrower's requested payment amount. For Spousal Consolidations, we only need one borrower's request. Loans can not be in an in-school, grace period, deferment or forbearance status. Account can be on automatic debit. <ul style="list-style-type: none"> Request must come from the borrower and bank account holder (if someone other than the borrower) Request to increase the MPA for loans on automatic debit cannot result in the loan being PIF with the next extraction. Increasing the MPA is only intended to pay the loan off sooner, not to PIF it with the next payment Request to re-disclose account (FFELP/FDLP/Private). <ul style="list-style-type: none"> If the borrower sends in a large payment and asking for the payment to be lowered based that the balance is lower. If the customer originally requested to increase their MPA and wants to go back to the original lower payment. <ul style="list-style-type: none"> Must be current. Not eligible for Smart Option Student Loans (XXPP) if the customer sends in a large payment and requests re-disclosure. Accounts in Income Sensitive Repayment (ISR), see TT00 ISRPY
TT00 PRGCH	<ul style="list-style-type: none"> Requests for a Program Change Copy of Notice of Guarantee (NOG) must be on ECS <p>Return to Top of Section Return To Top</p>
TT00 PRLVC	<p>NOT APPLICABLE FOR PRIVATE LOANS! - FEDERAL LOANS ONLY</p> <ul style="list-style-type: none"> LVCs - Request to re-submit Loan Verification Certificates (LVC). Customer is consolidating with another company and has multiple FFELP lenders. <ul style="list-style-type: none"> Must be 30 days or more since the previous LVC (electronic LVC also) was sent. The LVC Can not be faxed to the borrower. If the initial LVC denial was due to an error in the processing review. Multiple lenders must be listed on the LVC. Spousal LVCs - Request to process a Spousal LVC. <ul style="list-style-type: none"> Must view LVC received prior to sending IDT. If borrower provides SSN not listed on LVC. To review for possible servicing error. <ul style="list-style-type: none"> Both SSNs must be present. Borrowers must have multiple lenders.
	<p>These Auto IDT requests MUST be submitted via CARES Comm tab/CLASS-Comm and NOT from CARES ED tab/CLASS-ED</p> <p>This IDT is used for all private loans except for Smart Option Student Loans use SMOPT and Career Training loans use SLMFI.</p> <ul style="list-style-type: none"> Forbearance Fees <ul style="list-style-type: none"> EXCLUDING: Forbearance fees being reapplied as a balance adjustment per making 6 months of one time payments following the forbearance Those requests should be sent to the following: <ul style="list-style-type: none"> CLASS Service Private loans - Pa_Cash_Team_Research@navient.com FDR Serviced Private loans - Pa_CashTeam_FDR@navient.com Monthly Payment Amount Increase Removing Late Fees Repayment Option Processing Reinstate Delinquency Billed Interest Posting an 883 tran code <p>Processing, shortening or removal of the following:</p> <ul style="list-style-type: none"> Processing Repayment Options for private loans <ul style="list-style-type: none"> Corr the account with TP33 - VERBAL REQUEST FOR EXTENDED BORROWER REPAYMENT in order for the IDT to be processed DSCH (processed to LDA instead of AGD) DSRC

TT00 PRVCR

- Extension of SCHL, GRCE, or DSCH due to military mobilization (GRCM / DMIG).
- Research account needing loan converted to system.
- The cosigner can request this only on the loans for which they cosigned).
- For private loan programs eligible to receive information via the Clearinghouse, a verification letter, or a FFELP form may be processed to place the loan in an in-school forbearance. However, a letter must be sent to advise the borrower of the status change made on the private loans
- Reapply payments on an account containing a private loan
 - Required Authorization:
 - Account must be current
 - **DO NOT** request to reapply a payment in response to anyone but the borrower, cosigner (if applicable), or someone with a power of attorney who is acting on the borrower's behalf.
 - A payment may be reapplied when it is determined to be incorrectly applied, even if the borrower did not request the reapplication.
 - This includes requests to reapply a payment from one account to another (including multi-suffix accounts. ie -1 and -2) if incorrectly applied.
 - Include the exact amount to be reapplied as well as the loan the payment needs to be applied to
 - **DO NOT** reapply a CNCS payment to a private loan.
 - Reapply overpayment on PIF Loan to an outstanding loan
 - Borrowers using the 3-up coupon logic that are showing delinquent for future payments
 - Reapply payment as a forbearance fee - Forbearance fee posted as a payment incorrectly
 - Payment should be reapplied prior to requesting the forbearance processed to prevent embedded delinquency.
 - The forbearance fee must be received within 60 days of the payment being received.
- Payment counter adjustments
- Change in Terms.
 - Borrower's must wait 30 days before going into repayment when they are currently in a deferment or forbearance and request a change in terms.
- Re-disclose Account to Level Payment
 - Request to re-disclose an account from a repayment option to a level payment
 - Requests to re-disclose a monthly payment use TT00 PMTAM.
 - Re-disclose Account due to Incorrect Repayment Fees
 - Request to re-disclose account due to repayment fees being charged twice in error. Once fee is removed the borrower may request to have the account re-disclosed.
- Monthly payment amount change
 - Requests to increase the Monthly Payment Amount (MPA) **only**. Must be current
 - Accounts may be enrolled in auto debit.
 - **Important:** Any requests to increase the MPA may result in the account being removed from that repayment option. A payment can **NOT** be increased while the borrower has a repayment option processed on their account. Advise the borrower to send in extra payments if enrolled in a repayment option.
- Due Date Change requests
 - Processing a due date change after a payment has been made on the loan
 - Must be current.
 - Accounts on Direct Repay.
 - Processing a First Payment Due Date change
 - Ensure that the requested due date falls within the allowable number of days from the repayment begin date, which varies based on the loan program. This information is listed on the "Repayment and Benefits" document for each loan program.
 - If the allowable number of days is not listed on the document, you may send this IDT including the date requested by the borrower and ask to research whether or not this requested date may be processed
- Research the payment allocation indicator (A or U)
- Request to reapply a full refund as a 133 tran code
- SSN discrepancies for Private Loans (excluding Xs/PP and CT)

Contact your Team Lead/Supervisor to obtain their approval before submitting this IDT

- IDT must include the amount to be refunded and effective dates of specific payments to be refunded
- Refunds will always be sent to the remitter of the payment unless otherwise specified in the IDT request
- Refunds will always be sent via check unless specifically stated in the request to be sent ACH. ACH refund requests must have the 653 screen information verified for accuracy. If the 653 screen information is not correct, please send request to the priority refund proxy, providing the bank and routing numbers
- Payment in excess of the balance of the loan or acct must age appropriately before refund can be sent.

- Refunds where the aging is NOT met must have one of the following prior to sending the IDT request:
 - Verification from the Borrower's Bank that the payment has cleared
 - Approval from a Manager or Director

Customer Payment Refund Amount	Authorization Required
\$0.01 to \$499.99	Back Office Analyst/ART Rep/
\$500.00 to \$2,499.99	Accountant/Supervisor/Business Technical Analyst (Coordinator)
\$2,500.00 to \$49,999.99	Manager
\$50,000.00 to \$99,999.99	Director
\$100,000.00 and above	Officer

If the payment is...	And the payment has aged...	Then...
\$599.99 or less	N/A	the aging period is waived
\$600.00 or more	15 days or more	the aging period is waived
\$600.00 or more	less than 15 days	proof the payment has cleared OR approval from a Sr. Director or VP is required

TT00 REFND

- Proper approval must be on the account in order for Monetary to process refund
 - Canned Corr Code Messages
 - G011 Refund Approved
 - GY47 Approval granted for refund of NSF Fees
 - GV70 Supervisor approved refund of Bank Fees (convenience fees)
- Request to refund an ED payment to the customer when the payment was meant for Navient
- Check is payable to an entity other than Navient or one of its serviced lenders.
- Payment was incorrectly debited from the borrower's bank account. (Ex. Auto debit processed twice for same month)
- MANAGER or DIRECTOR approval must be on the 151 Screen in order to process a refund for any other reason
- Any request dealing with a customer refund 135 tran code (customer payment received within 120 days of disbursement), please use **TQ00 SCHRF**
- Monetary does not post 133 tran codes (school refunds)
 - Please, send school refund requests to ExportSS Finance
- Time Frame- After Monetary posts the refund to the system:
 - Comm/FDR
 - ACH-3 to 5 business days
 - Check-3 business days plus mailing time
 - ED
 - ACH-1 to 2 weeks
 - Check-3 to 4 weeks

TT00 REPAY

Do NOT use this IDT for loans in IBR or ISR. See TT00 IBRQU or TT00 ISRPY.

For Federal (FFELP) Loans:

- Account must be current when sending this request
- Request to terminate a repayment option
- Request to change repayment option plans (i.e. Max 2 to Max 4).
 - Must meet eligibility criteria in order to request the new repayment option
- **Extended Repayment Plan**
 - If unable to process Extended Repayment by phone - for federal loans, or combination of federal/private; as well as -2 accounts
- **Graduated Repayment Plan**
 - Available on Stafford, Supplemental Loans, Parent PLUS, Graduate PLUS and Federal Consolidation Loans
 - Graduated Repayment 2, 3, and 4 should be processed on CARES
 - Graduated Repayment 5 (Federal Consolidation Only) should be processed via this IDT request
 - Empowered Specialists are able to process Grad Choice on consolidation loans
- **Extended Graduated Repayment (2/4) Plan**
 - Available on Federal Consolidation Loans only in an Extended Repayment plan
- **Extended Graduated Repayment (A/B) Plan**
 - Available for FFELP loans on Extended Repayment ONLY
- If the account is on a lower payment option at the time a FORV is processed, it should go back to the lower payment plan once the FORV ends

	<ul style="list-style-type: none"> ○ If the account is on a lower payment option at the time a FORV is processed, it should go back to the lower payment plan once the FORV ends <p>Return to Top of Section Return To Top</p>
TT00 RESCH	<ul style="list-style-type: none"> • Reinstating the upfront rebate for customers who PIF their loans prior to their 12 monthly payments • Research delinquency • Research payments or research payment counters (NOT FOR MISSING PAYMENTS) • Research over or under disclosure • Research previous lender payment history • If customer is requesting a letter with the outcome of the research, you will need to include in your request that once the research is completed please forward information to TT00 MANLR for a letter to be sent to the customer. <p>Do not send requests for teacher loan forgiveness, missing payments, bankruptcy, death, cosigner releases, BIPS, 1098E, credit bureau, or check copies</p>
TT00 RPPLY	<ul style="list-style-type: none"> • Reapply a borrower payment on class on the same account (from one loan to another or one suffix or another) or to a different account <p>Please use TQ00 RPPLY for specialty payments</p>
TT00 RSTRE	<p>Account Restructures – invalid balances on account</p> <p>Reallocate principal balance at repurchase</p> <ul style="list-style-type: none"> • R/O's defers/forbs, payment history, manual calculations - IDT must go to Corr (MY00) first to research. • Detailed explanation in corr message • Revised guarantee or disclosure depending upon when it is identified.
TT00 SEPRE	<p>For Smart Option Student Loans use TT00 SMOPT, Career Training loans use TT00 SLMFI, all other Private loans use TT00 PRVCR</p> <p>DO NOT SEND REQUESTS TO TT00 SEPRE IF THE ENROLLMENT INFORMATION IS NOT VIEWABLE ON THE SYSTEM (i.e. Clearinghouse, EVR, Deferment forms, etc)</p> <p>For FFELP & FDLP Loans ONLY</p> <ul style="list-style-type: none"> • School Code Research • Borrower was not enrolled when the loan was approved and disbursed <ul style="list-style-type: none"> ○ For private loans, there is no never enrolled research for private loans. The separation date will need to be backdated if the borrower was not enrolled during the loan period • Requests to remove DGRC on D5 and D6 loans with a SDLC suffix that had DGRC processed in error • Requests to research for correct separation date information • Grace period adjustments • New Loan Certification can be used for School Related Deferment processing <ul style="list-style-type: none"> ○ If the borrower has a new loan on the system, the school certification may be used to process a DSCH on the other loans as long as those loans qualify for DSCH. We can use the certification if the loan is in an ADIS status and the application has a school sign app date. In addition, the certification from a newly disbursed Direct Loan may be used as certification for granting a school deferment or updating a separation date. • Student Deferment (DSTU) Processing/Shortening <ul style="list-style-type: none"> ○ Requests for shortening/removing a DSTU can also be sent • In-School Deferment (DSCH) Processing <ul style="list-style-type: none"> ○ Based on One of the Following: <ul style="list-style-type: none"> ■ Clearinghouse report <ul style="list-style-type: none"> ■ Information is on the system ■ If the information is on the CH website and not on the system, indicate that in the IDT. ■ In-school deferment form ■ Guarantor report ■ Enrollment Verification Request form (school letter) ■ Reversing Accelerated Repayment (processed in error or if the borrower chooses not to consolidate) ○ Removal or shortening of an In-School deferment (include LDA when applicable) • Summer Bridge Deferment (DSUM) <ul style="list-style-type: none"> ○ Processing based on the borrower's verbal request. <ul style="list-style-type: none"> ■ Name of the intended school ■ The enrollment begin date ■ Status for the fall semester ■ Spring certification must be on CLASS/CARES. ○ Removal or shortening of a Summer Bridge deferment.

	<ul style="list-style-type: none"> • Separation Date Changes <ul style="list-style-type: none"> ○ Processing based on one of the following: <ul style="list-style-type: none"> ■ Clearinghouse report ■ In-school deferment form ■ Guarantor report ■ Enrollment Verification Request form (school letter) ■ Borrower verbally advises (backdate only) - include the date in the ID • SLS Delayed Commencement of Repayment (DSRC) <ul style="list-style-type: none"> ○ Processing a DSRC for SLS loans. <ul style="list-style-type: none"> ■ Stafford loans are on CLASS. ■ Removal or shortening of a DSRC. <p>Return to Top of Section Return To Top</p>
TT00 SFEEs	<ul style="list-style-type: none"> • Requesting to refund NSF fees and SpeedPay fees • Must provide declining bank statement showing proof of the NSF fees incurred • Any request over \$50.00 must have manager approval • Canned Corr Code Messages <ul style="list-style-type: none"> ○ GY47 Approval granted for refund of NSF Fees ○ GV70 Supervisor approved refund of Bank Fees (convenience fees)
TT00 SLMFI	<p>Processing requests for Career Training, University of Phoenix, Parent Opportunity and Third Party & Clark Atlanta University loans.</p> <ul style="list-style-type: none"> • Adjustments to Career Training, University of Phoenix, Parent Opportunity and Third Party & Clark Atlanta University loans <ul style="list-style-type: none"> ○ payment counter adjustments ○ reapply a payment when a Career Training, University of Phoenix, Parent Opportunity or Third Party & Clark Atlanta University loan is involved • Request to process a Hardship Forbearance if all requirements have been met and the forbearance form received on the account has not been processed within the standard time frame. • Removal or shortening of a Hardship Forbearance if a written request has been received on the account and has not been processed within the standard time frame. • Request a due date change (written request from the borrower must be received, the IDT should only be sent if the request is on file and we have not processed it within the standard 14 day processing time). • Change in Terms written request has been received but not processed within the standard time • Submit CT loans to be corrected if they are on a reduced payment while in school and the loan was re-disclosed prior to the reduced payment period being complete. <ul style="list-style-type: none"> ○ Example: A CT loan was initially set up for 36 months of \$10.00 payments. After 12 months, on the anniversary date, the loan is re-disclosed to a level payment. This should not happen and needs to be corrected • Research requests (includes most research request with exception of Customer Service Research functions such as payment counters • Combining or separating billing groups • Re-disclosure requests based on a lump sum payment or due to a refund or cancellation and requests to change the monthly payment amount (MPA) must be submitted in writing. <ul style="list-style-type: none"> ○ If there is a written request on file and it has not been processed within the 14 day turnaround time, send an email to: SLMServicing@navient.com . Customer Service Research CANNOT make these changes. <p>Return to Top of Section Return To Top</p>
TT00 SMOPT	<ul style="list-style-type: none"> • Schedule type changes can only be made due to customer's being enrolled in school (after being separated and re-enrolled) <ul style="list-style-type: none"> ○ If the customer is not in school, they are scheduled to make their regular payments consisting of principal and interest • The MPA cannot be increased and the terms cannot be shortened for XS/PP loans • Request to change the schedule type of the Smart Option Student Loan (XS/PP). <ul style="list-style-type: none"> ○ From interest only payments, schedule type 'Z', to principal and interest payments, schedule type 'V'. ○ From principal and interest only payments, schedule type 'V', to interest payments, schedule type 'Z'. ○ To change the payment plan to \$25 fixed payments schedule type 'W' ○ If borrower goes back to school, from principal and interest payments, schedule type 'V' to return to interest only payments, schedule type 'D' or 'E' ○ From interest only payments, schedule type 'D', to principal and interest payments, schedule type 'V'.
	<p>Requests to process, fax or mail documents related to specialty items which include:</p> <ul style="list-style-type: none"> • Lender Verification for Loan Repayment • Cosigner Release Requests • Canceled Checks

TT00 SPECL	<ul style="list-style-type: none"> Name Discrepancy Excess Title IV Forbearance <ul style="list-style-type: none"> If the account is in an FCLM or RCLM status, send TC00 AFORB to process Requests to send the Teacher Loan Forgiveness forms to the borrower <ul style="list-style-type: none"> FORA will be processed not to exceed 60 days while awaiting the completed application CNCS Americorps forbearance research request <p>Return to Top of Section Return To Top</p>																				
TT00 STTLE	Settlements Purchase Adjustments <ul style="list-style-type: none"> Used by Settlement Rec reps only who initiate an SA/TA to process a purchase adjustment 																				
TT00 SSNMG	<ul style="list-style-type: none"> SSN Change requests Used to combine suffixes (-1, -2) if there are less than 20 loans on one account for a customer Merge two accounts <ul style="list-style-type: none"> Example: The borrower has two SSNs on the system and they provide a copy of their SSN card. The two accounts need to be merged under the correct SSN. 																				
TT00 SUBUN	<ul style="list-style-type: none"> Subsidized/Unsubsidized indicator adjustment <ul style="list-style-type: none"> No documentation is needed by the customer If the loan is loaded as sub or unsub incorrectly the prom note or NSLDS is used to make the correction 																				
TT00 TERMS	<ul style="list-style-type: none"> Correcting terms on loan <ul style="list-style-type: none"> Repayment Obligation (R/O), deferments, forbearances, payments Consolidation loans disclosed for a lesser amount of years at the borrower's request can be returned to maximum terms as long as the account is current Shorten terms on loan (loan must be disclosed and within 45 days of repayment) Correcting the MPA and also research previous lender histories to see if terms are correct 																				
TT00 WRITE	<ul style="list-style-type: none"> Request to write-off remaining balance. <ul style="list-style-type: none"> GX91 canned corr entered by authorizing person. (CSR will verify who authorized write-off prior to making any adjustments) <p>Guidelines for Commercial Loans</p> <table border="1"> <thead> <tr> <th>If the amount of the write-off is...</th><th>Then the write-off MUST be approved by at least a...</th></tr> </thead> <tbody> <tr> <td>Less than \$50.00</td><td>This is policy - no approval needed</td></tr> <tr> <td>\$50.00 to \$200.00</td><td>Supervisor (OCA reps can authorize up to \$200.00) Team Leaders Servicing Specialists III PI Return Team (Click here to view members) PI Manager (Click here to view members)</td></tr> <tr> <td>\$200.01 to \$500.00</td><td>Manager</td></tr> <tr> <td>\$500.01 to \$1,000.00</td><td>Director</td></tr> <tr> <td>\$1,000.01 or more</td><td>Senior Director</td></tr> </tbody> </table> <p>Guidelines for ED Loans</p> <table border="1"> <thead> <tr> <th>If...</th><th>Then...</th></tr> </thead> <tbody> <tr> <td>The write off is \$25.00 or less</td><td>Submit a request to Category/Request: Monetary/Write-Off Remaining Balance</td></tr> <tr> <td>The write-off is \$25.01 or more</td><td>Submit a request to Category/Request: Monetary/Write-Off Remaining Balance</td></tr> <tr> <td>IDT analyst reviewing the Write-Off Remaining Balance request</td><td>Send an email to: Maryalice.A.Erickson@navient.com include the following information: <ul style="list-style-type: none"> Customer's name Common line ID SSN Loan # Amount Detailed description of write- off reason </td></tr> </tbody> </table> <ul style="list-style-type: none"> Request to credit remaining interest on a FFELP loan when a payment or school refund has been received within 120 days of disbursement and the necessary interest adjustment has not been made. <ul style="list-style-type: none"> Must include clear explanation of what needs to be credited. 	If the amount of the write-off is...	Then the write-off MUST be approved by at least a...	Less than \$50.00	This is policy - no approval needed	\$50.00 to \$200.00	Supervisor (OCA reps can authorize up to \$200.00) Team Leaders Servicing Specialists III PI Return Team (Click here to view members) PI Manager (Click here to view members)	\$200.01 to \$500.00	Manager	\$500.01 to \$1,000.00	Director	\$1,000.01 or more	Senior Director	If...	Then...	The write off is \$25.00 or less	Submit a request to Category/Request: Monetary/Write-Off Remaining Balance	The write-off is \$25.01 or more	Submit a request to Category/Request: Monetary/Write-Off Remaining Balance	IDT analyst reviewing the Write-Off Remaining Balance request	Send an email to: Maryalice.A.Erickson@navient.com include the following information: <ul style="list-style-type: none"> Customer's name Common line ID SSN Loan # Amount Detailed description of write- off reason
If the amount of the write-off is...	Then the write-off MUST be approved by at least a...																				
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\$500.01 to \$1,000.00	Director																				
\$1,000.01 or more	Senior Director																				
If...	Then...																				
The write off is \$25.00 or less	Submit a request to Category/Request: Monetary/Write-Off Remaining Balance																				
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IDT analyst reviewing the Write-Off Remaining Balance request	Send an email to: Maryalice.A.Erickson@navient.com include the following information: <ul style="list-style-type: none"> Customer's name Common line ID SSN Loan # Amount Detailed description of write- off reason 																				

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MD00 & TU00 - Skip Tracing

Corr Code & Sort Code	Function
MD00 RSRCH	<ul style="list-style-type: none">• Adding cosigner/reference codes to the CLASS 116 screen
TU00 RSRCH	<ul style="list-style-type: none">• Future address/name/phone number change requests

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MJ00 - Settlement Reconciliation

Corr Code & Sort Code	Function
MJ00 ATTBP	<ul style="list-style-type: none">• Posting of 200 transaction codes for payments cashed by prior lender or servicer that were not included in the purchase price and have not been forwarded to Navient• Required information not be included in the IDT request is as follows:<ul style="list-style-type: none">○ Borrower's Name and SSN○ Previous Lender Payment History○ Copy of Cancelled Check○ GZ33 manager's Approval <p>Back up documentation can be sent to settlement_rec@navient.com in the form of a scanned PDF file</p>
Settlement_Rec@navient.com	<ul style="list-style-type: none">• Adjustments to the purchased amount of principal or interest• Adjustments of premiums, cost of funds, etc. for CAC deals• Deal number, borrower's SSN, description of adjustment to be made, lender name and OE number, and documentation to support change• Back up documentation should be sent in the form of a PDF file to this proxy box

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MN00 - Process Control Unit

The Process Control Unit handles Pay History Requests

Corr Code & Sort Code	Function
	<ul style="list-style-type: none">• Regular Pay History Requests• Southwest Student Services Payment History• ACS Payment History• GLHEC Payment History• Unity Payment History• ULS Payment History• MMB Payment History• Suntech Payment History

MN00 PAYHY

- ALS Payment History
- RKL Financial Payment History
- EFG Payment History
- PHEAA Payment History
- ELSC Payment History
- BTI Payment History (Only to be used when Eduserve corr history date is 06/01/95)
- Vela Payment History
- Unipac Payment History
- Eduserve Payment History
- CHASE Payment History
- AFSA Payment History

Jack Henry Pay History Requests are to be sent to slm.servicing@navient.com NOT to MN00 PAYHY

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MO00 - Document Capture

The Document Capture and Retrieval Department is responsible for the receipt, imaging, indexing, and storing of borrower correspondence and origination documentation.

Corr Code & Sort Code	Function
MO00 CPROM	<ul style="list-style-type: none"> • Requests to have original or new files scanned
MO00 MICRO	<ul style="list-style-type: none"> • Used when requesting document retrieval from Micro Film • LSCPA should be chosen as the Center when sending the Auto IDT <ul style="list-style-type: none"> ○ List the first initial from the center that indexed the document <ul style="list-style-type: none"> ■ Look up the location of the E-code that indexed the document ○ Enter the Roll Number of the document and Press Enter
MO00 OFILE	<ul style="list-style-type: none"> • Original Borrower File Requests

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MU00 - Smart Consolidation

You must send this Auto IDT through CLASS at this time. CARES will be updated at a later time.

Corr Code & Sort Code	Function
MU00 SMART	<ul style="list-style-type: none"> • Send an IDT to the Post Disbursement area for the following: <ul style="list-style-type: none"> ○ Request to unconsolidate a SM Loan ○ A breakdown letter for all loans included in the consolidation ○ To add a loan to the consolidation within 180 days of the consolidation loan date ○ Research an underpaid account ○ To advise borrower why loans that were requested to be consolidated, still have a balance ○ To advise borrower why original lender has not yet received the payoff check and it has been > 30 days since loan was consolidated • IDT corr entry must include an explanation of what is to be researched and if a borrower response is needed

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GCU Guarantor Compliance

Resource Box	Function
	Commercial Loans

PA_NSLDS_INQUIRIES@navient.com	<ul style="list-style-type: none"> • National Student Loan Database System Updates. We will contact the guarantor to update NSLDS • List guarantor to be contacted. Information to be updated i.e., sep date, disbursement information, and loan status information. <ul style="list-style-type: none"> ○ You do not need to send an Auto IDT to Claims
ED_NSLDS_Requests@navient.com	Department of Education Loans <ul style="list-style-type: none"> • National Student Loan Database System Updates. We will contact the guarantor to update NSLDS • List guarantor to be contacted. Information to be updated i.e., sep date, disbursement information, and loan status information. <ul style="list-style-type: none"> ○ You do not need to send an Auto IDT to Claims

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Office of the Customer Advocate

The Office of the Customer Advocate (formerly CAU - Customer Advocate Unit) was created for the purpose of handling congressional inquiries and/or correspondence addressed to Navient corporate officers. This ensures that proper action takes place on the account(s) in question. The Office of the Customer Advocate is located in Wilkes-Barre, PA.

Resource Box	Description
advocate@navient.com	Accounts are sent to OCA as deemed by ART <ul style="list-style-type: none"> • Used for Complaints • Used to send accounts to the Office of the Customer Advocate • Requests to un-consolidate a loan consolidated with an outside Lender
advocate-ed@navient.com	Accounts are sent to OCA as deemed by ART <ul style="list-style-type: none"> • Used for Complaints • Used to send accounts to the Office of the Customer Advocate • Requests to un-consolidate a loan consolidated with an outside Lender

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Compliance/Legal	Yes
Policy Bulletin/Regulation	MA Small Loan Act Procedure Policy
ICE Control Process & Control #	N/A
Unica Project Code	N/A

Confidential and Proprietary Information of Navient

Related Topics:

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